ROOM

GOVERNMENT INFORMATION CENTER
SAN FRANCISCO PUBLIC LIBRARY

SAN FRANCISCO PUBLIC LIBRARY
3 1223 90189 2498
DOCU TMENT

Digitized by the Internet Archive
in 2010 with funding from
San Francisco Public Library

http://www.archive.org/details/appendixtojourna19012cali

APPENDIX TO THE JOURNALS

OF THE

SENATE AND ASSEMBLY

OF THE

THIRTY-FOURTH SESSION

OF THE

LEGISLATURE OF THE STATE OF CALIFORNIA.

VOLUME II.

SACRAMENTO:
A. J. JOHNSTON, : : : : : : : SUPERINTENDENT STATE PRINTING.
1901.

*328.794 C12:34 4

46594

CONTENTS.

1—Biennial Report of the Trustees of the California State Library. 1898–1900.

2—Biennial Report of the State Board of Fish Commissioners. 1898–1900.

3—Biennial Report of the Commission in Lunacy. 1898–1900.

4—Biennial Report of the State Board of Health. 1898–1900.

5—Biennial Report of the State Board of Prison Directors. 1898–1900.

6—Annual Report of the Insurance Commissioner. 1899.

7—Annual Report of the Board of Bank Commissioners. 1899.

8—Annual Report of the Board of Bank Commissioners. 1900.

9—Report of the Commissioner of Public Works. 1900.

BIENNIAL REPORT OF THE TRUSTEES

OF THE

CALIFORNIA STATE LIBRARY

FOR THE

FIFTIETH AND FIFTY-FIRST FISCAL YEARS.

July 1, 1898, to June 30, 1900.

SACRAMENTO:
A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING.
1900.

REPORT OF THE TRUSTEES OF THE CALIFORNIA STATE LIBRARY.

SACRAMENTO, CAL., June 30, 1900.

To his Excellency HENRY T. GAGE, *Governor of California:*

We have the honor of submitting to you our biennial report for the fiftieth and fifty-first fiscal years.

The accession of books to the Library since our last report is 6,642 volumes, without any losses to report, and the balance in our fund at this date (June 30, 1900) is $11,488.65; an increase of $2,518.77.

Through the courtesy of the Secretary of State, we obtained additional room in the Capitol Building. This relieved the cramped conditions which formerly existed in the Library. We have established a new Law Department; created a California Historical Department and Reference Room; introduced the more modern and comprehensive system of cataloguing, "The Dictionary System," in place of the formerly existing system which gave the names of authors only. This system we are now extending to cover the entire Library. We began the indexing of a file of California Newspaper Publications, which is now under way, and we have introduced a new and complete system of ordering and purchasing books.

The report of the State Librarian is herewith presented and made a part of this report. It is full and comprehensive, and contains an itemized statement of our monthly receipts and expenditures. The changes and improvements made in the Library are explained and set forth in detail by him. We indorse his recommendations, and especially do we commend his careful attention to duty and his efforts to improve and enlarge tbe scope and usefulness of the Library.

Respectfully submitted.

FRANK D. RYAN,
President of Board.
ALLEN B. LEMMON.
BRADNER W. LEE.
THOS. FLINT.
W. C. VAN FLEET.

REPORT OF THE LIBRARIAN.

To the Honorable Board of Trustees of the California State Library:

GENTLEMEN: I have the honor of submitting my report for the fiftieth and fifty-first fiscal years, which embraces the transactions of the State Library for the period mentioned, ending June 30, 1900.

Hon. Frank L. Coombs, my predecessor in the office of State Librarian, served the first nine months of the fiftieth fiscal year, or until April 1, 1899, at which time he resigned and I was elected to succeed him.

On assuming the duties of Librarian, I made a number of recommendations regarding general facilities, utilities, and service, the carrying out of which has been made possible by the approval of your Honorable Board, to the great improvement of the Library and to the convenience and comfort of the public.

In this report you will find a brief statement of the condition of each department, with an explanation of the work done in accordance with your recommendations and sanction.

FINANCES.

The finances of the library are in a most satisfactory condition, ample and sufficient to guarantee the fulfillment of every immediate need.

When the present Board assumed control of the Library affairs, on February 28, 1898, there was a balance of $6,061.77 turned over to them by their predecessors. On June 30, 1900, the amount on hand was $11,488.65, showing an increase of $5,426.88.

Notwithstanding the most unusual demands upon the fund and the extraordinary expense incurred in establishing new quarters for the Law Department, the cost attending its removal, and the rearrangements and changes made in the Medical and Newspaper Room, to which reference is made hereafter, the Library Fund has suffered no impairment, as the following general statement of the two fiscal years covered by this report will show:

Balance on hand July 1, 1898	$8,969 88	
Amount received during the fiftieth and fifty-first fiscal years	55,867 70	
		$64,837 58
Expenditures during the fiftieth and fifty-first fiscal years		53,348 93
Balance June 30, 1900		$11,488 65
Amount of increase during the fiftieth and fifty-first fiscal years		$2,518 77

A statement in detail is included in this report, showing all the items of the above expenditures.

BOOKS.

On June 30, 1898, the State Library contained 107,000 volumes. On June 30, 1900, our accession book showed the number to be 113,651, an increase of 6,642 volumes, divided as follows:

By purchase	3,801 vols.
By subscription	1,003 vols.
By exchange	762 vols.
By donation	1,076 vols.
	6,642 vols.

In our purchases, we have endeavored to use a wise discrimination, having subscribed for all publications of recent date on subjects contained in the Library, as well as securing the latest editions on classes of books which heretofore had not been placed upon our shelves.

The Bulletin issued by the Library will show the purchases made during the past year, and future copies will keep those interested in the Library advised as to its contents and subsequent accessions.

The books designated as having been received by subscription are the periodicals and newspapers subscribed for by the Library and which are accessioned only after the volumes are completed and bound.

The exchanges include publications from the different States and libraries with which we have established a system of exchange.

The donations consist of publications of all kinds, including periodicals and newspapers donated to the Library, which have been bound and accessioned.

SYSTEM OF RECORDS.

That a complete and systematic record of all transactions pertaining to the purchase of books might be secured, the routine work has been so changed as to meet the new conditions and regulations now prevailing in the management of the Library.

In ordering books, we have adopted a very simple and comprehensive plan. On a card specially designed, the number of the order appears, the date of the same, from whom ordered, when received and shelved, together with a description of the volume or volumes, showing the approval of the purchase, price, place of publication, edition, and date. It is then copied in the order book and the cards filed away for future reference. Thus, we have a perfect and complete record of the transactions involving the purchase of each book.

A similar plan has been adopted and followed out in each Department.

The inventory of 1898 shows that out of the 108,000 volumes described, there were 4,402 missing, with no explanation of the cause leading up to such loss. While no satisfactory information tending to the recovery of these books may ever be obtained, we have preserved what data we have at hand concerning them; and to guard against similar possibilities in the future we have opened a record which gives a description of each

missing book, cause of loss, and date of replacing the same, where such a course can be exacted. The figures given constitute the entire number of missing books in the Library since its creation, with no additional losses to be recorded during the period of the present administration.

BINDING AND PRINTING.

By reason of the closing of the State Printing Office for the forty-ninth and fiftieth fiscal years, the binding for the State Library accumulated to such an extent that when the Library appropriation for that purpose became available, July 1, 1899, there were over 2,000 volumes ready for the Bindery, divided as follows:

Periodicals	830 vols.
Newspapers	133 vols.
Miscellaneous	658 vols.
Supreme Court Records	447 vols.
Art works	41 vols.

The Legislature of 1899 appropriated for the fifty-first and fifty-second fiscal years, $5,550, or $2,775 for each year. In the fifty-first year the appropriation became exhausted, and in order to complete the work of binding, and so render the unbound volumes available to public use, it was decided to continue the work as far as possible, and pay for the same out of the Library Fund. This has been done, the extra expense amounting to $2,406.50, and the accumulation is now all bound, accessioned, and placed on the shelves for general use.

REPAIRING BOOKS.

By reason of the expense attending the re-binding of all books sent to the State Bindery, irrespective of the conditions which would render a partial repair sufficient, we have established within the Library a department where books not entirely destroyed can be mended and restored to use, at a cost of about 68 cents per volume, against $1.80 under the old system.

Since February, 1900, 300 volumes have been rendered virtually new in point of service, and in this manner we hope to keep the books of the Library in good condition at a nominal cost when compared to the price of re-binding.

DICTIONARY CATALOGUE.

For some time past, it has been apparent to both the patrons of the Library and the present administration that until some improved plan of cataloguing should be adopted, the efficiency of the Library would be greatly impaired.

The "Author Catalogue," which is in use here, was compiled by Librarian Wallis in 1889, and this was supplemented by Librarian McCabe in 1898. A catalogue which gives only the author of a book is most unsatisfactory, as it often happens that the author's name is not known.

The "Dictionary Catalogue," in general use, and accepted as the most comprehensive, convenient, and proper system of cataloguing libraries, and which gives the author, title, and subject of books, was recommended by my predecessor in his report for the forty-eighth and forty-ninth fiscal years, but to be applied only to the cataloguing of *new* books.

Upon my recommendation, your Honorable Board authorized the extension of that system until it covered the entire Library, and directed the employment of a sufficient force to bring about its completion.

I have to report that the work of preparing the shelf-lists, which is necessary before the actual work of making the cards commences, has progressed satisfactorily. All the books on the main and second floors have been re-classified, labeled, and shelf-listed, and we are now working in the History Gallery, and have only the Medical and Sociological Departments unfinished. When this is done, the preparing of the cards will commence. It will require some time to complete this task, but its value to the Library is of the utmost importance, and is directly in line with the work being done in the Library of Congress, where the conditions respecting a catalogue are almost identical.

NEWSPAPER DEPARTMENT.

In the recognition of a vast and profitable source of information, obscured and made useless by a lack of system, which would give a ready reference to the newspaper publications of California, the recommendation was made suggesting the advisability of indexing a file of California newspapers.

Having been directed to proceed, I have the honor and satisfaction of reporting the successful inauguration of the work. Under the designation of

CALIFORNIA HISTORICAL DEPARTMENT,

we are now proceeding to the fulfillment of this most important task. At present, this Department contains about 1,000 bound volumes, 1,400 pamphlets, and 1,700 volumes of California newspapers. The California books and pamphlets have been catalogued and placed in the Reference Room, where they can be easily consulted, and every endeavor will be made to secure all publications that will be of value to this Department.

The newspapers have been placed in a room specially prepared, and the work of indexing a file of them has been commenced. It was taken up with the "Californian," published in Monterey, August 15, 1846. Following it came the "California Star," and then the "Alta California," which is indexed up to January, 1858. This work will be so broadened as to include a newspaper from the northern part of the State and also one from the South. The importance of this undertaking is being appreciated, and several of the States have begun a similar task. It

was inaugurated by the Massachusetts State Library in 1892, where they index "Current Events" relating to matters of historical, political, and personal interest to Massachusetts. They have not, however, gone back to the early publications for the purpose of throwing open to the public the historical information contained therein.

The object of the system adopted in the California State Library is to make a card-index of California papers for the exclusive use of this Library and without any intention of having it published. The Library, having the files of the papers and the index to the same, will be ready to furnish information upon request from the people of the State.

LIBRARY BULLETINS.

In adopting the custom made universal by its general use in all large libraries, a bulletin is now issued by this Library showing all recent accessions, and occasionally including some special class, or books upon some particular subject, thus keeping those interested in the Library advised as to its contents up to the date of the last bulletin issued.

A system of exchange with other libraries has been adopted, which gives to all a complete knowledge and comprehension of library growth and development throughout the United States.

The first bulletin issued by this Library was for September and October, 1899, and up to the present date there have been four publications, the last one containing, in addition to recent accessions, a catalogue of works on Genealogy and American Local History.

LOANING OF BOOKS.

The original design and creation of the State Library did not contemplate a field of usefulness beyond the immediate needs and requirements of the State Government and of the Legislature during its sessions. It was not intended that the books should be circulated, but held in the Library for reference.

The plan has been somewhat broadened in extending to the members of the bar of every county in California the use of the books in the Law Department. A Superior Judge of any court in the State may, upon application, withdraw books from the Law Department for a period of two weeks, the only exaction being the payment of cost of transmission and the prompt return within the time limited. Through such a medium, it is possible for the legal fraternity throughout the State to render the Library particularly useful in the practice of their profession.

Following out that idea, it would be a great advantage to the people of California if some plan could be devised whereby they might, under certain restrictions, have the use of the books collected in the General Department of the State Library. Librarians Perkins and Coombs have, in previous reports, recommended a system of this kind for the purpose of broadening the use of the Library, and in 1899 a bill was

introduced permitting other libraries in the State to withdraw books from the State Library for a period of two weeks, the expense of transmission being borne by the borrowing library. The measure, however, failed to become a law.

The plan has been adopted by the New York and New Hampshire State Libraries, and they report the complete success of the venture. It cannot, however, be done in this State until a proper catalogue has been compiled for the use of the borrowing libraries. It will be impossible to accomplish this work in time for the next session of the Legislature, but when it is completed, a system similar to that adopted by the States referred to would result in placing the information contained in the State Library in the hands of the people of this State, as well as within the reach of those for whom it was originally intended.

IMPROVEMENTS.

In conforming to the changes made by transferring the various departments to new quarters, it became necessary to make many improvements, repairs, alterations, and renovations.

The Office has been papered and decorated and the vault fitted with steel filing-cases for the preservation of account books, vouchers, and other valuable documents. New carpets, chairs, and tables have been purchased where necessary, and a general improvement in equipment in every detail has been accomplished.

The heating system of the Library has also been improved. Formerly there was no means of warming the Newspaper Room and the Office save by a grate. The Political Room was located on the Senate Chamber circuit, so that in order to warm that room the Senate Chamber had to be heated. These defects were remedied by placing radiators in the Newspaper Room and Office, and putting them all on one circuit.

A system of telephonic communication has been established between the departments, which is inexpensive and at the same time a great convenience and saver of time.

The attic has been wired for electric lights, and the book space greatly increased by the placing of additional stacks in order to accommodate the State and Government documents.

NEW LAW DEPARTMENT.

Owing to the rapid growth of the Law Department in the State Library, the room originally used for that purpose became totally inadequate several years ago to accommodate the accumulation of books. In order to remedy this matter, permission was obtained from Secretary of State, Hon. Charles F. Curry, and the members of the Supreme Court, to use the room directly under the General Department for a new Law Department, and the work of converting it into convenient and appro-

priate quarters was immediately commenced. The work was completed about the 1st of July, 1900, and the books were moved into the new room, which will easily accommodate 20,000 volumes, and can be made, when necessary, to hold some 5,000 more. This will give the Law Department room to grow for the next four or five years.

The cost of these improvements will be in the neighborhood of $8,000, which sum was paid out of the Library Fund, and covers all the labor and material, as well as furniture and carpets.

OTHER ALTERATIONS AND CHANGES.

By reason of the changes above referred to, the following alterations and improvements have been made in the General Department, where the Library was in need of more space:

The room formerly used as a Law Department has been made into a Reference and Reading Room. The change consists in making pigeonholes for newspapers and periodicals in the under cupboards, and placing doors with locks on a portion of the wall space, in order that the valuable books may be kept under lock and key. This arrangement gives every class an opportunity to expand, and by placing those books most frequently called for in this room, it will enable us to more readily attend to the wants of the patrons of the Library.

The gallery of the Political Room was left vacant when the Law books were removed. It is now fitted up with sliding doors, and the Medical Department placed therein.

The apartment formerly occupied by bound volumes of newspapers and medical books has been converted into a Newspaper Room, to the exclusion of all other matter. The present arrangement of shelves, tables, and chairs will make it a most convenient and comfortable working and reference room.

The improvements made during this administration, and which I have briefly outlined in this report, were imperative if the Library was to be kept in a condition commensurate with its importance and the large amount of money expended in its collection. In making these changes, every effort has been put forth to have the work done economically, and I feel that all who may take interest enough to investigate the work in detail will approve of the action taken by your Honorable Board.

Respectfully submitted.

J. L. GILLIS,
Librarian.

SACRAMENTO, CAL., June 30, 1900.

FINANCIAL STATEMENT.

DEBITS FOR THE FIFTIETH FISCAL YEAR.

1898—July 1	To balance on hand	$323 30
July 1	To warrant	1,938 96
July 28	To warrant	1,909 76
Aug. 25	To warrant	1,598 03
Sept. 24	To warrant	995 35
Nov. 9	To warrant	1,773 74
Dec. 5	To warrant	1,302 37
1899—Jan. 9	To warrant	1,479 09
Feb. 4	To warrant	1,642 47
Feb. 27	To warrant	1,009 87
Apr. 3	To warrant	1,588 68
Apr. 17	To sale 2 copies of History of Political Conventions	5 00
May 8	To warrant	1,675 53
June 5	To warrant	1,434 37
	Total	$18,676 52

CREDITS FOR THE FIFTIETH FISCAL YEAR.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1898				$18,676 52	
July 1	Boston Book Co.	Books	3377		$367 77
July 1	William Doxey	Books	3378		163 80
July 1	W. F. Purnell	Books	3379		157 23
July 1	Bancroft-Whitney Co.	Books	3380		127 85
July 1	John J. Newbegin	Books	3381		65 00
July 1	H. S. Crocker & Co.	Books and station'ry	3382		50 50
July 1	D. Appleton & Co.	Books	3383		37 50
July 1	E. D. Bronson & Co.	Books	3384		32 40
July 1	H. E. Hooper	Books, Cen. Atlas	3385		19 00
July 1	Union Ice Co.	Ice, 6 mos.	3386		18 10
July 1	C. H. Rave	Locks and repairs	3387		12 25
July 1	S. F. Evening Post	Subscription	3388		11 25
July 1	Joel Munsell's Sons	Books	3389		9 00
July 1	William Wicks	Labor	3390		9 00
July 1	J. N. Larkin & Son	Stationery	3391		8 00
July 1	Gillis & Lipman	Sub., Call	3392		7 80
July 1	J. L. Jackson	Sub., Record-Union	3393		7 80
July 1	William Wood & Co.	Books	3394		7 50
July 1	Sunset Tel. & Tel. Co.	Service	3395		6 95
July 1	Edward Thompson Co.	Books	3396		6 00
July 1	James D. Cockcroft	Books	3397		6 00
July 1	Mining and Scientific Press	Subscription	3398		6 00
July 1	Wells, Fargo & Co.	Service	3399		5 25
July 1	Henry M. Burt	Books	3400		5 00
July 1	Dodd, Mead & Co.	Books	3401		4 15
July 1	B. F. Stevens	Books	3402		3 96
July 1	Macmillan Co.	Books	3403		3 93
July 1	Capital Tel. & Tel. Co.	Service	3404		3 50
July 1	Western Union Tel. Co.	Service	3405		3 03
July 1	Medico-Legal Journal	Subscription	3406		3 00
July 1	Pasteur Filter Co.	Rent of filter	3407		2 85
July 1	D. C. Heath & Co.	Books	3408		2 68
July 1	Los Angeles Daily Herald	Subscription	3409		2 25
July 1	Frank H. Wing	Rubber stamps	3410		2 00
July 1	U. S. Dept. Agriculture	Catalogue cards	3411		2 00
	Amount carried forward			$18,676 52	$1,180 30

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1898	Amount brought forward			$18,676 52	$1,180 30
July 1	Dana C. Munro	Books	3412		1 50
July 1	R. E. Gosnell	Books	3413		1 50
July 1	Spon & Chamberlain	Books	3414		1 50
July 1	Charles W. Smiley	Sub. Am. Min. Jour.	3415		1 00
July 1	Am. Jersey Cattle Club	Book	3416		1 00
July 1	Thomas Fox, P. M.	Box rent	3417		3 50
July 1	Frank L. Coombs	Postage and sundr's	3418		21 43
July 1	Thomas Fraser	Salary	3419		150 00
July 1	Mrs. F. L. Coombs	Salary	3420		150 00
July 1	Mrs. M. M. Yount	Salary	3421		100 00
July 1	Amy Hopkins	Salary	3422		125 00
July 1	Frank Rhoads	Salary	3423		75 00
July 1	Nora J. Casey	Salary	3424		50 00
July 1	Jane O'Hare	Salary	3425		30 00
July 1	Amy Hopkins	Exp. to San Fran.	3426		10 00
July 1	Western Union Tel. Co.	Service	3427		2 38
July 1	Wells, Fargo & Co.	Service	3428		4 85
July 1	F. D. Ryan	Exp. B'd meeting, San Francisco	3429		10 00
July 1	A. B. Lemmon	Exp. B'd meeting, San Francisco	3430		10 00
July 1	Frank L. Coombs	Exp. B'd meeting, San Francisco	3431		10 00
July 23	John J. Newbegin	Books	3432		372 50
July 23	Charles S. Greene	Periodicals	3433		232 50
July 23	W. F. Purnell	Books	3434		209 37
July 23	Bancroft-Whitney Co.	Books	3435		129 00
July 23	West Pub. Co.	Books	3436		48 50
July 23	D. Johnston & Co.	Receipt books and voucher covers	3437		31 50
July 23	Arnold V. Stubenrauch	Bot. field notes	3438		30 00
July 23	Bates & Guild Co.	Books	3439		20 00
July 23	S. F. Examiner, L. T. Allee	Subscription	3440		16 10
July 23	D. Appleton & Co.	Books	3441		14 50
July 23	Library Bureau	3000 catalogue cards	3442		11 25
July 23	Boston Book Co.	Books	3443		10 00
July 23	George W. Reed	Custom House expense, etc.	3444		9 79
July 23	Frank L. Coombs	Exp. B'd meeting, San Francisco	3445		10 00
July 23	Frank L. Coombs	Postage and revenue stamps	3446		8 60
July 23	Charles Scribner's Sons	Books	3447		7 20
July 23	Lea Brothers & Co.	Books	3448		7 00
July 23	William Doxey	Books	3449		7 00
July 23	J. B. Lippincott & Co.	Books	3450		6 00
July 23	Edward Thompson Co.	Books	3451		6 00
July 23	Lawyers' Co-op. Pub. Co.	Books	3452		5 00
July 23	Democrat Pub. Co.	Subscription	3453		5 00
July 23	Christian Literature Co.	Books	3454		4 00
July 23	Capital Tel. & Tel. Co.	Service	3455		3 50
July 23	Political Record	Subscription	3456		2 50
July 23	F. D. Ryan	Exp. B'd meeting, San Francisco	3457		10 00
July 23	Wine, Spirit, and Tobacco Review	Subscription	3458		1 50
July 23	Sunset Tel. & Tel. Co.	Service	3459		1 45
July 23	Thomas Fraser	Salary	3460		150 00
July 23	Mrs. F. L. Coombs	Salary	3461		150 00
July 23	Amy Hopkins	Salary	3462		125 00
July 23	Mrs. M. M. Yount	Salary	3463		100 00
July 23	Frank Rhoads	Salary	3464		75 00
July 23	Nora J. Casey	Salary	3465		50 00
July 23	Jane O'Hare	Salary	3466		30 00
July 23	A. B. Lemmon	Exp. B'd meeting, San Francisco	3467		10 00
Aug. 25	Charles W. Palm	Citations	3468		50
	Amount carried forward			$18,676 52	$3,849 22

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1898	Amount brought forward			$18,676 52	$3,849 22
Aug. 25	Sacramento Pure Water Co.	Water	3469		75
Aug. 25	H. S. Crocker Co.	Stationery	3470		1 85
Aug. 25	D. P. Hatch	Books	3471		2 50
Aug. 25	Frank H. Wing	Rubber stamps	3472		2 50
Aug. 25	Western Union Tel. Co.	Services	3473		2 79
Aug. 25	Allen R. Foote	Pamphlets	3474		3 32
Aug. 25	Capital Transfer Co.	Cartage	3475		3 50
Aug. 25	Forest and Stream Pub. Co.	Subscription	3476		4 00
Aug. 25	Dodd, Mead & Co.	Books	3477		4 17
Aug. 25	S. B. Roney, Mgr. Gopsell's Sons	City Directory	3478		5 00
Aug. 25	H. S. Crocker Co.	City Directory	3479		5 00
Aug. 25	Sampson-Murdock Co.	City Directory	3480		5 54
Aug. 25	George B. Stack	Desk lamp	3481		6 00
Aug. 25	Gould Directory Co.	City Directory	3482		6 00
Aug. 25	Wells, Fargo & Co.	Service	3483		6 25
Aug. 25	Frank L. Coombs	Postage, freight	3484		6 25
Aug. 25	Ballenger & Richards	City Directory	3485		6 45
Aug. 25	Renwick, Shilling & Co.	City Directory	3486		6 50
Aug. 25	Blakiston's Sons & Co.	Books	3487		7 00
Aug. 25	Sunset Tel. & Tel. Co.	Service	3488		7 45
Aug. 25	Trow Directory Co.	City Directory	3489		7 50
Aug. 25	H. V. & H. W. Poor	Manual, 1898	3490		7 50
Aug. 25	Chicago Directory Co.	City Directory	3491		8 24
Aug. 25	S. B. Wood	Repairs	3492		9 00
Aug. 25	Joel Munsell's Sons	Books	3493		9 00
Aug. 25	J. B. Wren	City Directory	3494		9 00
Aug. 25	James T. White & Co.	Books	3495		10 00
Aug. 25	Scientific Pub. Co.	Books	3496		10 00
Aug. 25	C. H. Rave	Locks and repairs	3497		13 50
Aug. 25	B. F. Stevens	Books	3498		15 09
Aug. 25	Sound Currency Com'ittee	Books and pamph.	3499		31 74
Aug. 25	Boston Book Co.	Books	3500		35 50
Aug. 25	H. P. McKusick	Books	3501		48 00
Aug. 25	Berlin Photographic Co.	Books	3502		54 00
Aug. 25	Bancroft-Whitney Co.	Books	3503		64 60
Aug. 25	William Doxey	Books	3504		69 08
Aug. 25	C. H. Jordan, agt. H. M. Co.	Books	3505		120 00
Aug. 25	W. F. Purnell	Books	3506		209 56
Aug. 25	Thomas Fraser	Salary	3507		150 00
Aug. 25	Mrs. F. L. Coombs	Salary	3508		150 00
Aug. 25	Amy Hopkins	Salary	3509		125 00
Aug. 25	Mrs. M. M. Yount	Salary	3510		100 00
Aug. 25	Frank Rhoads	Salary	3511		75 00
Aug. 25	Nora J. Casey	Salary	3512		50 00
Aug. 25	Jane O'Hare	Salary	3513		30 00
Aug. 25	Allen B. Lemmon	Expenses	3514		15 00
Aug. 25	B. W. Lee	Expenses B'd meet.	3515		63 40
Aug. 25	John J. Newbegin	Books	3516		15 00
Sept. 24	Chas. W. Palm Co.	Citations	3517		50
Sept. 24	The Sugar Beet	Subscription	3518		1 00
Sept. 24	Bradford, Rhodes & Co.	Book	3519		1 00
Sept. 24	Spon & Chamberlain	Books	3520		3 00
Sept. 24	Publishers' Weekly	Books	3521		3 20
Sept. 24	B. N. Bugbey	Books	3522		4 50
Sept. 24	Amer. Jour. of Insanity	Vol. 55, 1898-9	3523		5 00
Sept. 24	Geo. P. Rowell	Directory	3524		5 00
Sept. 24	Boston Book Co.	Books	3525		5 25
Sept. 24	Western Union Tel. Co.	Service	3526		6 59
Sept. 24	Capital Tel. & Tel. Co.	Service	3527		7 00
Sept. 24	William Wood & Co.	Books	3528		7 50
Sept. 24	William Doxey	Books	3529		9 07
Sept. 24	Frank L. Coombs	Postage and exp. of Board meeting	3530		20 00
Sept. 24	D. Appleton & Co.	Books	3531		18 00
Sept. 24	J. N. Odell	Books	3532		31 00
Sept. 24	John J. Newbegin	Books	3533		40 00
	Amount carried forward			$18,676 52	$5,614 36

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1898	Amount brought forward			$18,676 52	$5,614 36
Sept. 24	W. F. Purnell	Books	3534		111 74
Sept. 24	Thomas Fraser	Salary	3535		150 00
Sept. 24	Mrs. F. L. Coombs	Salary	3536		150 00
Sept. 24	Mrs. M. M. Yount	Salary	3537		100 00
Sept. 24	Amy Hopkins	Salary	3538		125 00
Sept. 24	Frank Rhoads	Salary	3539		75 00
Sept. 24	Nora J. Casey	Salary	3540		50 00
Sept. 24	Mrs. Jane O'Hare	Salary	3541		30 00
Sept. 24	F. D. Ryan	Exp. B'd meeting, San Francisco	3542		10 00
Sept. 24	A. B. Lemmon	Exp. B'd meeting, San Francisco	3543		10 00
Sept. 24	Bancroft-Whitney Co.	Books	3544		16 00
Nov. 9	Thomas Fraser	Salary	3545		150 00
Nov. 9	Mrs. F. L. Coombs	Salary	3546		150 00
Nov. 9	Amy Hopkins	Salary	3547		125 00
Nov. 9	Mrs. M. M. Yount	Salary	3548		100 00
Nov. 9	Frank Rhoads	Salary	3549		75 00
Nov. 9	Nora J. Casey	Salary	3550		50 00
Nov. 9	Jane O'Hare	Salary	3551		30 00
Nov. 9	William Doxey	Books	3552		148 47
Nov. 9	Sadie M. Breen	Salary	3553		100 00
Nov. 9	Boston Book Co.	Books	3554		186 62
Nov. 9	John J. Newbegin	Books	3555		135 00
Nov. 9	W. F. Purnell	Books	3556		97 31
Nov. 9	Elder & Shepard	Books	3557		75 00
Nov. 9	Bancroft-Whitney Co.	Books	3558		71 25
Nov. 9	West Pub. Co.	Books	3559		47 25
Nov. 9	Frank L. Coombs	Freight, stamps, etc.	3560		16 20
Nov. 9	Banks & Bros.	Books	3561		15 00
Nov. 9	Wells, Fargo & Co.	Service	3562		14 45
Nov. 9	Joel Munsell's Sons	Books	3563		14 40
Nov. 9	Capital Mf'g Co.	Tables	3564		12 50
Nov. 9	A. C. McClurg & Co.	Books	3565		11 85
Nov. 9	Statute Law Book Co.	Books	3566		11 75
Nov. 9	Sunset Tel. & Tel. Co.	Service	3567		10 60
Nov. 9	Cunningham, Curtiss & Welch	Books	3568		10 35
Nov. 9	Frank E. Smith	Map, Madera County	3569		10 00
Nov. 9	S. B. Wood	Labor and material	3570		9 00
Nov. 9	Lawyers' Co-op. Pub. Co.	Books	3571		9 00
Nov. 9	C. H. Rave	Locks and repairs	3572		8 75
Nov. 9	Frank H. Wing	Rubber stamps	3573		7 75
Nov. 9	Sunset Tel. & Tel. Co.	Service	3574		7 00
Nov. 9	James D. Cockcroft	Books	3575		6 00
Nov. 9	B. N. Bugbey	Books	3576		5 00
Nov. 9	The Engineering Record	Subscription	3577		5 00
Nov. 9	A. S. Hopkins Co.	Stepladder	3578		5 00
Nov. 9	William Wicks	Labor	3579		4 50
Nov. 9	Dodd, Mead & Co.	Books	3580		4 15
Nov. 9	S. F. Call (Gillis & Lipman, agts.)	Subscription	3581		3 90
Nov. 9	Capital Tel. & Tel. Co.	Service	3582		3 50
Nov. 9	Frank L. White, agt. Bee	Subscription	3583		3 30
Nov. 9	B. F. Stevens	Books	3584		3 14
Nov. 9	American Historical Ass'n.	Membership	3585		3 00
Nov. 9	William and Mary College Magazine	Subscription	3586		3 00
Nov. 9	Capital Transfer Co.	Drayage	3587		3 00
Nov. 9	Pasteur Filter Co.	Rent of filter	3588		3 00
Nov. 9	C. W. Seidell	Book	3589		2 50
Nov. 9	Chicago Legal News	Subscription	3590		2 20
Nov. 9	S. F. Evening Report	Subscription	3591		1 50
Nov. 9	H. P. McKusick	Books	3592		1 00
Nov. 9	Dana C. Munro	Book	3593		80
Nov. 9	Western Union Tel. Co.	Service	3594		75
Dec. 2	M. L. Lusk	Water	3595		1 85
	Amount carried forward			$18,676 52	$8,217 69

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1898	Amount brought forward			$18,676 52	$8,217 69
Dec. 2	Spon & Chamberlain	Book	3596		1 50
Dec. 2	David W. Hoyt	Book	3597		2 00
Dec. 2	San Francisco Evening Post	Subscription	3598		2 25
Dec. 2	San Francisco Bulletin	Subscription	3599		3 00
Dec. 2	Society Historical Ass'n	Dues for 1899	3600		3 00
Dec. 2	J. E. Barry	Labor	3601		3 00
Dec. 2	Capital Tel. & Tel. Co.	Service	3602		3 50
Dec. 2	Geological Soc'y of America	Vol. 9	3603		5 00
Dec. 2	B. N. Bugbey	Books	3604		5 00
Dec. 2	Edward Thompson Co.	Books	3605		6 00
Dec. 2	J. L. Jackson	Subs. Record-Union	3606		7 80
Dec. 2	C. H. Congdon	Map, Kern County	3607		10 00
Dec. 2	W. D. Reynolds	Atlas, Sonoma Co.	3608		10 00
Dec. 2	National Conference Charities and Corrections	8 vols. Proceedings	3609		10 00
Dec. 2	Sunset Tel. & Tel. Co.	Service	3610		11 10
Dec. 2	William Wicks	Labor	3611		15 00
Dec. 2	William Doxey	Books	3612		17 00
Dec. 2	Mamie O'Hare	Labor	3613		24 00
Dec. 2	Frank L. Coombs	Expenses Board of Trustees	3614		45 00
Dec. 2	Bancroft-Whitney Co.	Books	3615		49 40
Dec. 2	D. Appleton & Co.	Books	3616		48 45
Dec. 2	W. F. Purnell	Books	3617		77 34
Dec. 2	Boston Book Co.	Books	3618		8 89
Dec. 2	Wells, Fargo & Co.	Services	3619		2 65
Dec. 2	H. H. Moore	Books	3620		97 50
Dec. 2	Frank L. Coombs	Expenses Board of Trustees	3621		40 00
Dec. 2	Thomas Fraser	Salary	3622		150 00
Dec. 2	Mrs. F. L. Coombs	Salary	3623		150 00
Dec. 2	Amy Hopkins	Salary	3624		125 00
Dec. 2	Mrs. M. M. Yount	Salary	3625		100 00
Dec. 2	Sadie M. Breen	Salary	3626		100 00
Dec. 2	Frank Rhoads	Salary	3627		75 00
Dec. 2	Nora J. Casey	Salary	3628		50 00
Dec. 2	Jane O'Hare	Salary	3629		30 00
Dec. 2	S. F. Chronicle	Subscription	3630		7 80
Dec. 2	Western Union Tel. Co.	Services	3631		4 34
1899.					
Jan. 6	M. L. Lusk	Water	3632		75
Jan. 6	E. A. Girvin	Book	3633		1 00
Jan. 6	Charles W. Palm Co.	Citations	3634		1 00
Jan. 6	S. F. Evening Report	Subscription	3635		1 50
Jan. 6	Western Union Tel. Co.	Services	3636		1 69
Jan. 6	William Carragher	Lettering bulletin board	3637		2 00
Jan. 6	Arts for America	Subscription	3638		2 00
Jan. 6	Poet-Lore Co.	Subscription	3639		2 25
Jan. 6	S. W. Butler	Freight and cartage	3640		2 45
Jan. 6	Monitor Pub. Co.	Subscription	3641		3 00
Jan. 6	Capital Tel. & Tel. Co.	Services	3642		3 50
Jan. 6	Thomas Fox, P. M.	Box rent	3643		3 50
Jan. 6	Wells, Fargo & Co.	Services	3644		3 85
Jan. 6	D. Johnston & Co.	Postals, printing, etc.	3645		4 25
Jan. 6	F. L. Coombs	Book (C. O. D.)	3646		5 00
Jan. 6	Hubbell Publishing Co.	Books	3647		5 35
Jan. 6	Boston Book Co.	Books	3648		6 00
Jan. 6	West Publishing Co.	Books	3649		6 00
Jan. 6	Edward Thompson Co.	Books	3650		6 00
Jan. 6	B. F. Stevens	Books	3651		6 20
Jan. 6	"Old Corner" Book Store	Books	3652		6 25
Jan. 6	William Doxey	Books	3653		7 00
Jan. 6	Capital Transfer Co.	Services	3654		7 11
Jan. 6	Thomas Fraser	Notary fees	3655		7 30
Jan. 6	Examiner, L. T. Allee, agt.	Subscription	3656		7 80
	Amount carried forward			$18,676 52	$9,620 96

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$18,676 52	$9,620 96
Jan. 6	Capital Manufacturing Co.	Wall case	3657		12 00
Jan. 6	Frank L. Coombs	Postage, etc.	3658		15 75
Jan. 6	Sunset Tel. & Tel. Co.	Services	3659		17 45
Jan. 6	D. Appleton & Co.	Books	3660		18 00
Jan. 6	Union Ice Co.	Ice, 1,870 lbs.	3661		18 70
Jan. 6	Holbrook, Merrill & Stetson	Stovepipe, etc.	3662		24 20
Jan. 6	W. F. Purnell	Books	3663		21 88
Jan. 6	John J. Newbegin	Books	3664		32 50
Jan. 6	Berlin Photographic Co.	Pictures	3665		37 13
Jan. 6	Joel Munsell's Sons	Books	3666		65 93
Jan. 6	Bancroft-Whitney Co.	Books	3667		76 15
Jan. 6	H. H. Moore	Books	3668		94 75
Jan. 6	Thomas Fraser	Salary	3669		150 00
Jan. 6	Mrs. F. L. Coombs	Salary	3670		150 00
Jan. 6	Amy Hopkins	Salary	3671		125 00
Jan. 6	Mrs. M. M. Yount	Salary	3672		100 00
Jan. 6	Sadie M. Breen	Salary	3673		100 00
Jan. 6	Frank Rhoads	Salary	3674		75 00
Jan. 6	Nora J. Casey	Salary	3675		50 00
Jan. 6	Jane O'Hare	Salary	3676		30 00
Jan. 6	Tom Scott	Radiators	3677		146 90
Jan. 6	A. B. Lemmon	Exp. B'd meeting	3678		15 00
Feb. 3	M. L. Lusk	Water	3679		75
Feb. 3	T. W. Measure	Repairing truck	3680		1 00
Feb. 3	Land of Sunshine	Subscription	3681		1 00
Feb. 3	J. M. Hemingway	Book	3682		1 00
Feb. 3	Tice & Lynch	Brokerage	3683		1 03
Feb. 3	D. Ellis	Drayage	3684		1 75
Feb. 3	Wells, Fargo & Co.	Service	3685		2 30
Feb. 3	"The Independent"	Subscription	3686		2 00
Feb. 3	Chas. Scribner's Sons	Books	3687		2 68
Feb. 3	Banking and Law Journal	Subscription	3688		3 00
Feb. 3	G. P. Putman's Sons	Book	3689		3 05
Feb. 3	Capital Tel. & Tel. Co.	Services	3690		3 50
Feb. 3	Western Union Tel. Co.	Services	3691		3 93
Feb. 3	J. J. Hazleton	Electrical work	3692		4 00
Feb. 3	F. M. Husted	Directory, Sac'to	3693		4 00
Feb. 3	Chas. Scribner's Sons	Books	3694		4 00
Feb. 3	Capital Transfer Co.	Drayage	3695		4 20
Feb. 3	Lawyers' Co-op. Pub. Co.	Book	3696		5 00
Feb. 3	B. N. Bugbey	Book	3697		5 00
Feb. 3	Astro. Soc. of the Pacific	Dues, 1899	3698		5 00
Feb. 3	Francis P. Harper	Book	3699		5 70
Feb. 3	McMillan Co.	Books	3700		5 79
Feb. 3	San José Mercury	Subscription	3701		6 00
Feb. 3	F. A. Ebel	Decorations	3702		6 00
Feb. 3	Edward Thompson Co.	Books	3703		6 00
Feb. 3	Jas. D. Cockcroft	Books	3704		6 00
Feb. 3	Canada Law Journal Co.	Books	3705		6 50
Feb. 3	Banks & Brothers	Books	3706		9 00
Feb. 3	Times-Mirror Co.	Subscription	3707		9 00
Feb. 3	Thomas Hatch	Wood specimens	3708		10 00
Feb. 3	Frank Shepard	Annotations	3709		10 00
Feb. 3	Frank L. Coombs	Postage	3710		15 00
Feb. 3	Sunset Tel. & Tel. Co.	Services	3711		16 10
Feb. 3	Boston Book Co.	Books	3712		24 40
Feb. 3	Houghton, Mifflin & Co.	Books	3713		25 00
Feb. 3	West Pub. Co.	Books	3714		32 50
Feb. 3	Tom Scott	Labor and material	3715		34 95
Feb. 3	John J. Newbegin	Books	3716		40 00
Feb. 3	W. F. Purnell	Books	3717		48 64
Feb. 3	D. Johnston & Co.	Printing	3718		52 50
Feb. 3	Bancroft-Whitney Co.	Books	3719		103 60
Feb. 3	Chas. S. Greene	Periodicals	3720		387 30
Feb. 3	Thomas Fraser	Salary	3721		150 00
Feb. 3	Amy Hopkins	Salary	3722		125 00
Feb. 3	Mrs. M. M. Yount	Salary	3723		100 00
	Amount carried forward			$18,676 52	$12,290 47

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$18,676 52	$12,290 47
Feb. 3	Nora Casey	Salary	3724		50 00
Feb. 3	Frank Rhoads	Salary	3725		75 00
Feb. 3	Jane O'Hare	Salary	3726		30 00
Feb. 3	Sadie M. Breen	Salary	3727		60 00
Feb. 3	Frank D. Ryan, Jr.	Salary, Messenger	3728		62 50
Feb. 3	Allen B. Lemmon	Exp. B'd meeting	3729		15 00
Feb. 3	B. W. Lee	Exp. B'd meeting	3730		56 80
Feb. 24	M. L. Lusk	Water	3731		75
Feb. 24	Mrs. Lovell White	Book	3732		1 00
Feb. 24	Geo. Philip & Son	Maps	3733		1 46
Feb. 24	T. W. Measure	Labor and material	3734		1 50
Feb. 24	Holbrook, Merrill & Stetson	Taking down stove	3735		2 00
Feb. 24	B. N. Bugbey	Book	3736		2 50
Feb. 24	Macmillan Co.	Books	3737		3 35
Feb. 24	Capital Tel. & Tel. Co.	Services	3738		3 50
Feb. 24	Mrs. A. A. Hackney	Books	3739		4 75
Feb. 24	Henry M. Burt	Books	3740		5 00
Feb. 24	Lawyers' Co-op. Pub. Co.	Books	3741		5 00
Feb. 24	Review Pub. Co.	Books	3742		5 00
Feb. 24	Wm. Wood & Co.	Books	3743		7 50
Feb. 24	B. F. Stevens	Books	3744		7 80
Feb. 24	F. L. Coombs	Books (C. O. D.)	3745		10 16
Feb. 24	F. L. Coombs	Postage	3746		11 00
Feb. 24	Geo. Spaulding Co.	Book	3747		15 00
Feb. 24	John J. Newbegin	Books	3748		17 00
Feb. 24	Ruth T. Sperry	Books	3749		26 28
Feb. 24	Lowe Bros.	Books	3750		33 52
Feb. 24	D. Appleton Co.	Books	3751		36 00
Feb. 24	Hevener, Mier & Co.	Picture frames	3752		66 20
Feb. 24	Boston Book Co.	Books	3753		82 60
Feb. 24	B. W. Lee	Traveling expenses	3754		41 00
Feb. 24	A. B. Lemmon	Traveling expenses	3755		15 00
Feb. 24	Thomas Fraser	Salary	3756		150 00
Feb. 24	Amy Hopkins	Salary	3757		125 00
Feb. 24	Mrs. M. M. Yount	Salary	3758		100 00
Feb. 24	Frank Rhoads	Salary	3759		75 00
Feb. 24	Frank D. Ryan, Jr.	Salary	3760		75 00
Feb. 24	Nora J. Casey	Salary	3761		50 00
Feb. 24	Jane O'Hare	Salary	3762		30 00
April 1	M. L. Lusk	Water	3763		75
April 1	Western Union Tel. Co.	Services	3764		80
April 1	H. P. McKusick	Book	3765		1 00
April 1	S. F. Evening Report	Subscription	3766		1 25
April 1	National Conference Charities and Corrections	Proceedings, 1898	3767		1 25
April 1	San Francisco Bulletin	Subscription	3768		1 50
April 1	"Old Corner" Book Store	Books	3769		1 90
April 1	U. S. Dept. Agriculture	Index cards	3770		2 00
April 1	Am. Statistical Association	Subscription	3771		2 00
April 1	California Fruit-Grower	Subscription	3772		2 00
April 1	H. S. Crocker Co.	Stapling tools	3773		2 25
April 1	Physicians' Publishing Co.	Subscription	3774		2 50
April 1	So. Historical Soc.	Subscription	3775		3 00
April 1	Capital Tel. & Tel. Co.	Services	3776		3 50
April 1	Wells, Fargo & Co.	Services	3777		3 55
April 1	Burrows Brothers	Book	3778		3 60
April 1	D. Appleton & Co.	Subscription	3779		5 00
April 1	Macmillan Co.	Subscription	3780		5 00
April 1	Helman-Taylor Co.	Subscription	3781		5 00
April 1	Edward Thompson Co.	Books	3782		6 00
April 1	D. Ellis	Drayage	3783		9 00
April 1	Wm. Wicks	Labor	3784		9 00
April 1	F. L. Coombs	Postage	3785		10 00
April 1	Amy Hopkins	Expenses to S. F.	3786		10 00
April 1	B. F. Stevens	Books	3787		11 44
April 1	W. B. Walkup	Maps	3788		15 00
April 1	Sunset Tel. & Tel. Co.	Services	3789		16 40
	Amount carried forward			$18,676 52	$13,784 33

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$18,676 52	$13,784 33
April 1	Index Medicus	Subscription	3790		25 00
April 1	Boston Book Co.	Books	3791		37 02
April 1	John J. Newbegin	Books	3792		45 00
April 1	P. S. King & Co.	Books	3793		55 39
April 1	Bancroft-Whitney Co.	Books	3794		180 60
April 1	W. F. Purnell	Books	3795		437 48
April 1	Thomas Fraser	Salary	3796		150 00
April 1	Amy Hopkins	Salary	3797		125 00
April 1	Mrs. M. M. Yount	Salary	3798		100 00
April 1	Frank Rhoads	Salary	3799		75 00
April 1	Nora J. Casey	Salary	3800		50 00
April 1	Frank D. Ryan, Jr.	Salary	3801		57 50
April 1	Jane O'Hare	Salary	3802		30 00
April 1	B. W. Lee	Exp. B'd meeting	3803		46 00
April 1	A. B. Lemmon	Exp. B'd meeting	3804		10 00
April 1	Dr. Thomas Flint	Exp. B'd meeting	3805		10 00
April 1	F. D. Ryan	Exp. B'd meeting	3806		10 00
April 1	Frank L. Coombs	Exp. B'd meeting	3807		10 00
May 6	W. F. Purnell	Books	3808		135 94
May 6	Berlin Photographic Co.	Books	3809		116 25
May 6	Boston Book Co.	Books	3810		109 50
May 6	Jordan & Thomas	Books	3811		84 00
May 6	Joel Munsell's Sons	Books	3812		81 90
May 6	Bernard Quaritch	Books	3813		62 06
May 6	West Publishing Co.	Books	3814		59 25
May 6	John J. Newbegin	Books	3815		57 00
May 6	Bancroft-Whitney Co.	Books	3816		55 95
May 6	W. B. Walkup	Maps	3817		32 50
May 6	The Bowen-Merrill Co.	Books	3818		17 00
May 6	San Francisco Chronicle	Subscription	3819		10 40
May 6	Catholic World	Subscription	3820		9 00
May 6	Houghton-Mifflin Co.	Books	3821		8 30
May 6	Thomas W. Bicknell	Books	3822		8 00
May 6	The Fraternity Pub. Co.	Books	3823		6 50
May 6	Wm. Doxey	Books	3824		6 00
May 6	Edward Thompson	Books	3825		6 00
May 6	H. Wallbridge	Books	3826		5 48
May 6	Carswell Co.	Books	3827		5 33
May 6	Publishers' Weekly	Books	3828		5 28
May 6	Chas. E. Locke	Commercial Directory of the World.	3829		5 00
May 6	Dodd, Mead & Co.	Books	3830		4 15
May 6	Chas. Scribner's Sons	Books	3831		4 00
May 6	Publishers' Weekly	Books	3832		3 69
May 6	Harvard Law Review	Subscription	3833		2 50
May 6	Dana C. Munro	Books	3834		80
May 6	Lemcke & Buechner	Expressage	3835		25
May 6	Sunset Tel. & Tel. Co.	Services	3836		18 60
May 6	Pasteur Filter Co.	Rent of filter	3837		6 00
May 6	Thomas Fraser	Notary's fees	3838		6 00
May 6	Dave Ellis	Cartage	3839		5 00
May 6	Wells, Fargo & Co.	Expressage	3840		4 70
May 6	Western Union Tel. Co.	Services	3841		4 60
May 6	Mrs. Roxy Butler	Drayage	3842		4 10
May 6	Capital Tel. & Tel. Co.	Services	3843		3 50
May 6	Thos. Fox, P. M.	Rent P. O. box	3844		2 50
May 6	Thomas Fraser	Salary	3845		150 00
May 6	Amy Hopkins	Salary	3846		125 00
May 6	Mrs. M. M. Yount	Salary	3847		100 00
May 6	F. M. Rhoads	Salary	3848		75 00
May 6	Nora J. Casey	Salary	3849		50 00
May 6	Jane O'Hare	Salary	3850		30 00
May 6	Wm. Wicks	Labor	3851		18 00
May 6	L. E. Starr	Labor	3852		15 00
May 6	Ernest May	Labor	3853		9 00
May 6	J. L. Gillis	Expenses	3854		146 50
	Amount carried forward			$18,676 52	$16,913 85

CREDITS FOR THE FIFTIETH FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$18,676 52	$16,913 85
June 3	W. F. Purnell	Books	3855		77 40
June 3	Bancroft-Whitney Co.	Books	3856		71 75
June 3	John J. Newbegin	Books	3857		65 00
June 3	Frank Shepard	Annotations	3858		30 00
June 3	Prof. Joseph Wright	Book	3859		10 43
June 3	Macmillan Co.	Books and sub.	3860		7 91
June 3	Wm. Wood & Co.	Books	3861		7 50
June 3	Boston Book Co.	Books	3862		6 92
June 3	H. M. Pomeroy	Books and map	3863		6 50
June 3	Jas. D. Cockcroft	Books	3864		6 00
June 3	Lawyers' Co-op. Pub. Co.	Books	3865		5 00
June 3	B. N. Bugbey	Book	3866		4 00
June 3	B. F. Stevens & Brown	Books	3867		3 98
June 3	Miss Nellie Graves	Book	3868		3 75
June 3	Lewis B. Walker	Book	3869		3 00
June 3	The Johns Hopkins Press	Books	3870		3 00
June 3	Library Supply Co.	Books	3871		1 13
June 3	G. Shirmer	Subscription	3872		1 00
June 3	Democrat Printing Co.	Subscription	3873		10 00
June 3	Hine Insurance Pub. Co.	Subscription	3874		6 00
June 3	J. P. Bell Co.	Subscription	3875		5 00
June 3	Pacific Rural Press	Subscription	3876		2 00
June 3	Public Opinion Pub. Co.	Subscription	3877		2 00
June 3	Puritan Pub. Co.	Picture	3878		1 75
June 3	Catholic World	Extra copies	3879		50
June 3	D. Johnston & Co.	Typewriter	3880		85 00
June 3	F. R. Pulford	Locks and keys	3881		22 95
June 3	Wm. Wicks	Labor	3882		13 50
June 3	Sunset Tel. & Tel. Co.	Services	3883		11 40
June 3	Capital Tel. & Tel. Co.	Services	3884		3 50
June 3	Dave Ellis	Drayage	3885		2 50
June 3	Capital Transfer Co.	Drayage	3886		1 00
June 3	Thomas Fox, P. M.	Box rent	3887		1 00
June 3	Whisky Hill Wells	Well water	3888		75
June 3	S. M. Breen	Salary	3889		100 00
June 3	M. M. Yount	Salary	3890		100 00
June 3	F. J. O'Brien	Salary	3891		75 00
June 3	F. M. Rhoads	Salary	3892		75 00
June 3	Nora J. Casey	Salary	3893		25 00
June 3	Jane O'Hare	Salary	3894		30 00
June 3	Amy Hopkins	Salary	3895		100 00
June 3	Anna Campbell	Salary	3896		100 00
June 3	Edith E. Cowden	Salary	3897		100 00
June 3	Eudora Garoutte	Salary	3898		100 00
June 3	Louise Morrill	Services	3899		52 50
June 3	J. L. Gillis	Expenses	3900		91 25
June 3	Tom Scott	Repairing lights	3901		2 50
June 3	To balance on hand				328 30
				$18,676 52	$18,676 52

DEBITS FOR THE FIFTY-FIRST FISCAL YEAR.

1899—July 1	To balance on hand	$328 30
July 8	To warrant	1,600 52
Aug. 7	To warrant	2,278 25
Aug. 16	To sale of furniture	11 50
Sept. 11	To warrant	1,817 86
Oct. 6	To warrant	2,348 57
Nov. 10	To warrant	2,287 18
Dec. 4	To warrant	1,771 84
1900—Jan. 6	To warrant	2,151 51
Feb. 5	To warrant	2,816 19
Mar. 8	To warrant	2,401 06
Apr. 10	To warrant	2,129 56
May 5	To warrant	2,249 85
June 5	To warrant	6,031 95
June 30	To warrant	5,116 37
	Total	$35,340 51

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899				$35,340 51	
July 6	W. F. Purnell	Books	3902		$196 04
July 6	Bancroft-Whitney Co.	Books	3903		50 40
July 6	Wm. Doxey	Books	3904		46 03
July 6	John J. Newbegin	Books	3905		40 00
July 6	Mrs. A. H. Connor	Books	3906		20 00
July 6	Boston Book Co.	Books	3907		12 50
July 6	D. R. Lowell	Books	3908		7 50
July 6	Library Bureau	Books	3909		6 10
July 6	Edward Thompson Co.	Books	3910		6 00
July 6	Chas. W. Palm Co.	Books	3911		5 50
July 6	H. S. Crocker Co.	Books	3912		5 00
July 6	Massachusetts Hist. Soc.	Books	3913		4 24
July 6	Howard M. Jenkins	Books	3914		3 50
July 6	Miss Lydia Kaeser	Books	3915		3 25
July 6	The Carswell Co.	Books	3916		1 60
July 6	Elliot Stock	Books	3917		1 16
July 6	Lawyers' Co-op. Pub. Co.	Annotations	3918		3 00
July 6	L. T. Allee, S. F. Examiner.	Subscription	3919		17 00
July 6	S. F. Call	Subscription	3920		11 70
July 6	J. L. Jackson, Rec.-Union.	Subscription	3921		9 75
July 6	Grass Valley Union	Subscription	3922		6 00
July 6	Funk & Wagnalls Co.	Sub. Literary Digest.	3923		3 00
July 6	National Geog. Soc.	Subscription	3924		2 00
July 6	Town Talk Pub. Co.	Extra copies	3925		3 20
July 6	Frank H. Wing	Rubber stamps	3926		27 25
July 6	F. R. Pulford	Locks and keys	3927		13 15
July 6	Wells, Fargo & Co.	Expressage	3928		10 08
July 6	Union Ice Co.	Ice, 6 months	3929		9 45
July 6	The Nonpareil	Towels	3930		9 00
July 6	Sunset Tel. & Tel. Co.	Services	3931		7 00
July 6	H. S. Crocker Co.	Stationery	3932		6 62
July 6	D. Appleton & Co.	Books	3933		6 00
July 6	Capital Tel. & Tel. Co.	Services	3934		3 50
July 6	Capital Transfer Co.	Service	3935		3 00
July 6	Western Union Tel. Co.	Service	3936		1 50
July 6	Whisky Hill Wells	Well water	3937		1 50
July 6	Thos. Fox, P. M.	Box rent	3938		1 00
July 6	S. M. Breen	Salary	3939		100 00
July 6	M. M. Yount	Salary	3940		100 00
July 6	F. J. O'Brien	Salary	3941		75 00
July 6	Frank M. Rhoads	Salary	3942		75 00
July 6	Jane O'Hare	Salary	3943		30 00
July 6	Amy Hopkins	Salary	3944		100 00
July 6	Anna Campbell	Salary	3945		100 00
July 6	Edith E. Cowden	Salary	3946		100 00
	Amount carried forward			$35,340 51	$1,243 52

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$35,340 51	$1,243 52
July 6	Eudora Garoutte	Salary	3947		100 00
July 6	Clara Lemmon	Salary	3948		100 00
July 6	Louise Morrill	Services	3949		60 00
July 6	J. L. Gillis	Expenses	3950		97 00
Aug. 5	W. F. Purnell	Books	3951		363 74
Aug. 5	H. H. Moore	Books	3952		128 25
Aug. 5	Boston Book Co.	Books	3953		95 18
Aug. 5	Bancroft-Whitney Co.	Books	3954		83 60
Aug. 5	Chas. Scribner's Sons	Books	3955		76 00
Aug. 5	Joel Munsell's Sons	Books	3956		67 95
Aug. 5	West Pub. Co.	Books	3957		52 25
Aug. 5	Whitaker & Ray Co.	Books	3958		45 00
Aug. 5	John J. Newbegin	Books	3959		45 00
Aug. 5	A. F. Sheldon & Co.	Books	3960		35 55
Aug. 5	"Old Corner" Book Store	Books	3961		26 75
Aug. 5	Elder & Shepard	Books	3962		13 00
Aug. 5	Library Bureau	Books	3963		10 00
Aug. 5	Anita M. Dewey	Books	3964		5 85
Aug. 5	Lawyers' Co-op. Pub. Co.	Books	3965		5 00
Aug. 5	J. A. Rowell	Books	3966		3 75
Aug. 5	Jno. Byrne & Co.	Books	3967		2 00
Aug. 5	Helman-Taylor Co.	Subscription	3968		5 00
Aug. 5	Democrat Pub. Co.	Subscription	3969		5 00
Aug. 5	S. F. Call	Subscription	3970		4 40
Aug. 5	Wasp Pub. Co.	Subscription	3971		4 00
Aug. 5	S. F. Chronicle; F. E. Harris	Subscription	3972		3 25
Aug. 5	Mining and Scientific Press	Subscription	3973		3 00
Aug. 5	John F. Sheehan	Subscription	3974		2 00
Aug. 5	S. F. Bulletin	Subscription	3975		1 50
Aug. 5	Mrs. K. F. Megerle	Subscription	3976		75
Aug. 5	California Fruit-Grower	Extra copies	3977		50
Aug. 5	Sadie M. Breen	Salary	3978		100 00
Aug. 5	M. M. Yount	Salary	3979		100 00
Aug. 5	F. J. O'Brien	Salary	3980		75 00
Aug. 5	F. M. Rhoads	Salary	3981		75 00
Aug. 5	Amy Hopkins	Salary	3982		100 00
Aug. 5	Anna Campbell	Salary	3983		100 00
Aug. 5	Edith E. Cowden	Salary	3984		100 00
Aug. 5	Eudora Garoutte	Salary	3985		100 00
Aug. 5	Clara Lemmon	Salary	3986		100 00
Aug. 5	Yawman & Erbe Mf'g Co.	Index cabinets	3987		184 40
Aug. 5	Hook & Son	Repairing	3988		27 75
Aug. 5	Veach Novelty Works	Book rack	3989		16 90
Aug. 5	California State Bank	Check book	3990		12 50
Aug. 5	Elect. Engineer and Supply	Bells	3991		12 10
Aug. 5	Sunset Tel. & Tel. Co.	Services	3992		9 15
Aug. 5	Capital Tel. & Tel. Co.	Services	3993		5 25
Aug. 5	Wells, Fargo & Co.	Service	3994		4 80
Aug. 5	Mrs. C. Mackall	Washing towels	3995		4 80
Aug. 5	Capital Transfer Co.	Cartage	3996		3 25
Aug. 5	Library Supply Co.	Book	3997		1 13
Aug. 5	Western Union Tel. Co.	Service	3998		25
Aug. 5	J. L. Gillis	Expenses	3999		57 70
Sept. 7	Bancroft-Whitney Co.	Books	4000		124 90
Sept. 7	P. Blakiston's Sons & Co.	Books	4001		54 00
Sept. 7	W. F. Purnell	Books	4002		52 20
Sept. 7	Forest and Stream Pub. Co.	Books	4003		40 00
Sept. 7	A. M. Robertson	Books	4004		32 25
Sept. 7	Boston Book Co.	Books	4005		14 50
Sept. 7	Jas. D. Cockcroft	Books	4006		6 00
Sept. 7	Edward Thompson Co.	Books	4007		6 00
Sept. 7	Metropolitan Print'g Office	Books	4008		2 00
Sept. 7	Oscar T. Shuck	Books	4009		1 00
Sept. 7	Amer. Jersey Cattle Club	Book	4010		1 00
Sept. 7	Chas. S. Greene	Sub. periodicals	4011		205 40
Sept. 7	Herald Publishing Co.	Sub. periodicals	4012		4 50
	Amount carried forward			$35,340 51	$4,422 52

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$35,340 51	$4,422 52
Sept. 7	Medico-Legal Journal	Subscription	4013		3 00
Sept. 7	Monitor Publishing Co.	Subscription	4014		2 50
Sept. 7	Allen's Press Clipping Bu.	Subscription	4015		2 25
Sept. 7	Chicago Legal News	Subscription	4016		2 20
Sept. 7	U. S. Dept. Agriculture	Expt. Station cards	4017		2 00
Sept. 7	Univ. of Cal. Magazine	Subscription	4018		1 50
Sept. 7	Sugar Beet	Subscription	4019		1 00
Sept. 7	Harry W. Rivett	Cleaning carpet	4020		112 94
Sept. 7	A. Mendis	Cleaning carpet	4021		71 05
Sept. 7	Wm. J. Weisman	Labor	4022		30 00
Sept. 7	F. Cady	Cleaning carpet	4023		28 15
Sept. 7	William Wicks	Labor	4024		27 00
Sept. 7	H. C. Morehouse	Labor	4025		16 50
Sept. 7	Sacramento Pub. Co.	Advertising	4026		12 00
Sept. 7	Sunset Tel. & Tel. Co.	Services	4027		7 40
Sept. 7	Capital Transfer Co.	Drayage	4028		5 75
Sept. 7	Capital Tel. & Tel. Co.	Services	4029		4 50
Sept. 7	News Publishing Co.	Advertising	4030		4 00
Sept. 7	Western Union Tel. Co.	Clock rental	4031		3 25
Sept. 7	Mrs. C. Mackall	Washing towels	4032		3 00
Sept. 7	F. R. Pulford	Locks and keys	4033		2 25
Sept. 7	Wells, Fargo & Co.	Expressage	4034		2 10
Sept. 7	Pasteur Filter Co.	Rent of filter	4035		2 00
Sept. 7	H. S. Crocker Co.	Pens	4036		1 25
Sept. 7	S. M. Breen	Salary	4037		100 00
Sept. 7	M. M. Yount	Salary	4038		100 00
Sept. 7	F. J. O'Brien	Salary	4039		75 00
Sept. 7	F. M. Rhoads	Salary	4040		75 00
Sept. 7	Amy Hopkins	Salary	4041		100 00
Sept. 7	Anna Campbell	Salary	4042		100 00
Sept. 7	Edith E. Cowden	Salary	4043		100 00
Sept. 7	Eudora Garoutte	Salary	4044		100 00
Sept. 7	Clara Lemmon	Salary	4045		100 00
Sept. 7	J. L. Gillis	Expenses	4046		76 52
Oct. 5	Boston Book Co.	Books	4047		243 00
Oct. 5	Goodwin Bros.	Books	4048		75 00
Oct. 5	Geo. Barrie & Son	Books	4049		70 00
Oct. 5	Burrows Bros.	Books	4050		70 00
Oct. 5	John J. Newbegin	Books	4051		50 00
Oct. 5	Irwin Shepard	Books	4052		45 35
Oct. 5	W. F. Purnell	Books	4053		39 79
Oct. 5	Pub. Advertising League	Books	4054		25 00
Oct. 5	Wm. Abbott	Books	4055		15 00
Oct. 5	Bancroft-Whitney Co.	Books	4056		11 70
Oct. 5	Edward Thompson Co.	Books	4057		6 00
Oct. 5	Louis P. McCarty	Books	4058		3 50
Oct. 5	Miss May McGinnis	Book	4059		2 50
Oct. 5	Chas. W. Palm	Books	4060		3 00
Oct. 5	Banks & Son	Books	4061		2 00
Oct. 5	Mrs. S. B. Williamson	Book	4062		2 00
Oct. 5	S. M. Breen	Salary	4063		100 00
Oct. 5	M. M. Yount	Salary	4064		100 00
Oct. 5	F. J. O'Brien	Salary	4065		75 00
Oct. 5	F. M. Rhoads	Salary	4066		75 00
Oct. 5	Amy Hopkins	Salary	4067		100 00
Oct. 5	Anna Campbell	Salary	4068		100 00
Oct. 5	Edith E. Cowden	Salary	4069		100 00
Oct. 5	Eudora Garoutte	Salary	4070		100 00
Oct. 5	Clara Lemmon	Salary	4071		100 00
Oct. 5	Johns Hopkins Press	Subscription	4072		5 00
Oct. 5	Amer. History Ass'n	Membership	4073		3 00
Oct. 5	S. F. Bulletin	Subscription	4074		1 50
Oct. 5	F. A. Davis Co.	Extra copies	4075		75
Oct. 5	John Breuner	Furniture	4076		396 50
Oct. 5	Locke & Lavenson	Carpet and shades	4077		145 95
Oct. 5	Hook & Son	Repairs	4078		20 75
Oct. 5	Tom Scott	Plumbing	4079		88 15
	Amount carried forward			$35,340 51	$7,872 07

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$35,340 51	$7,872 07
Oct. 5	Capital Mfg. Co.	Repairing desk	4080		17 00
Oct. 5	Sunset Tel. & Tel. Co.	Services	4081		7 00
Oct. 5	Capital Tel. & Tel. Co.	Services	4082		4 50
Oct. 5	Wells, Fargo & Co.	Expressage	4083		9 85
Oct. 5	Thos. Fox, P. M.	Box rental	4084		3 50
Oct. 5	Capital Transfer Co.	Cartage	4085		3 25
Oct. 5	Mrs. C. Mackall	Washing towels	4086		2 10
Oct. 5	Frank H. Wing	Stamp ink	4087		50
Oct. 5	J. L. Gillis	Expenses	4088		125 43
Nov. 4	Boston Book Co.	Books	4089		351 65
Nov. 4	W. F. Purnell	Books	4090		85 10
Nov. 4	John J. Newbegin	Books	4091		55 00
Nov. 4	H. P. McKusick	Books	4092		54 50
Nov. 4	Bancroft-Whitney Co.	Books	4093		42 85
Nov. 4	Goodwin Bros.	Books	4094		15 00
Nov. 4	Jas. T. White	Books	4095		10 00
Nov. 4	P. Blakiston's Sons	Books	4096		8 00
Nov. 4	J. B. Lippincott	Books	4097		6 00
Nov. 4	Burrows Bros.	Books	4098		7 00
Nov. 4	Lawyers' Co-op. Pub. Co.	Books	4099		5 00
Nov. 4	Chas. Scribner's Sons	Books	4100		4 00
Nov. 4	Bowen-Merrill Co.	Books	4101		2 63
Nov. 4	B. F. Stevens & Brown	Books	4102		1 24
Nov. 4	W. B. Walkup	Map	4103		3 50
Nov. 4	Engineering Record	Subscription	4104		5 00
Nov. 4	S. F. Call	Subscription	4105		4 25
Nov. 4	National Geog. Soc'y	Extra copies	4106		1 23
Nov. 4	S. M. Breen	Salary	4107		100 00
Nov. 4	F. J. O'Brien	Salary	4108		75 00
Nov. 4	F. M. Rhoads	Salary	4109		75 00
Nov. 4	Amy Hopkins	Salary	4110		100 00
Nov. 4	Anna Campbell	Salary	4111		100 00
Nov. 4	Edith E. Cowden	Salary	4112		100 00
Nov. 4	Eudora Garoutte	Salary	4113		100 00
Nov. 4	Clara Lemmon	Salary	4114		100 00
Nov. 4	Mrs. Annie L. Blanchard	Salary	4115		100 00
Nov. 4	John Breuner	Furniture	4116		272 50
Nov. 4	Locke & Lavenson	Carpet	4117		192 00
Nov. 4	Tom Scott	Plumbing	4118		127 60
Nov. 4	Pasteur Filter Co.	Rent of filter	4119		29 00
Nov. 4	Sunset Tel. & Tel. Co.	Services	4120		7 90
Nov. 4	Jas. McClatchy & Co.	Notices	4121		6 75
Nov. 4	Thomas Fraser	Notary fees	4122		6 50
Nov. 4	Capital Transfer Co.	Cartage	4123		5 50
Nov. 4	Capital Tel. & Tel. Co.	Services	4124		4 50
Nov. 4	F. R. Pulford	Locks and keys	4125		3 75
Nov. 4	Wells, Fargo & Co.	Service	4126		3 43
Nov. 4	Mrs. C. Mackall	Washing towels	4127		3 35
Nov. 4	Frank H. Wing	Rubber stamps	4128		3 00
Nov. 4	Sunday Leader	Notices	4129		3 00
Nov. 4	J. L. Gillis	Expenses	4130		106 45
Dec. 2	Boston Book Co.	Books	4131		140 30
Dec. 2	Geo. Barrie & Son	Books	4132		75 00
Dec. 2	J. B. Lippincott	Books	4133		63 75
Dec. 2	Bancroft-Whitney Co.	Books	4134		61 50
Dec. 2	W. F. Purnell	Books	4135		53 70
Dec. 2	West Pub. Co.	Books	4136		50 25
Dec. 2	Joel Munsell's Sons	Books	4137		29 60
Dec. 2	Berlin Photographic Co.	Books	4138		15 00
Dec. 2	B. F. Stevens & Brown	Books	4139		13 33
Dec. 2	Burrows Bros.	Books	4140		7 00
Dec. 2	Edward Thompson Co.	Books	4141		6 00
Dec. 2	Wm. J. Campbell	Books	4142		3 00
Dec. 2	A. S. Barnes & Co.	Books	4143		1 66
Dec. 2	Moses King	Books	4144		1 00
Dec. 2	S. M. Breen	Salary	4145		100 00
Dec. 2	F. J. O'Brien	Salary	4146		75 00
	Amount carried forward			$35,340 51	$11,028 47

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1899	Amount brought forward			$35,340 51	$11,028 47
Dec. 2	F. M. Rhoads	Salary	4147		75 00
Dec. 2	Amy Hopkins	Salary	4148		100 00
Dec. 2	Anna Campbell	Salary	4149		100 00
Dec. 2	Edith E. Cowden	Salary	4150		100 00
Dec. 2	Eudora Garoutte	Salary	4151		100 00
Dec. 2	Clara Lemmon	Salary	4152		100 00
Dec. 2	Mrs. Annie L. Blanchard	Salary	4153		100 00
Dec. 2	Pacific Sub. Agency	Periodicals	4154		32 95
Dec. 2	J. L. Jackson	Sub. Record-Union	4155		7 80
Dec. 2	F. E. Harris	Subscription	4156		5 65
Dec. 2	Lyon G. Tyler	Subscription	4157		3 00
Dec. 2	Dep't State Printing	Printing	4158		202 50
Dec. 2	Hook & Son	Repairs	4159		60 50
Dec. 2	Sunset Tel. & Tel. Co.	Services	4160		7 00
Dec. 2	Capital Tel. & Tel. Co.	Services	4161		4 50
Dec. 2	Wells, Fargo & Co.	Expressage	4162		6 45
Dec. 2	Capital Transfer Co.	Cartage	4163		6 25
Dec. 2	Western Union Tel. Co.	Clock rental	4164		3 00
Dec. 2	J. A. Green	Alcohol	4165		50
Dec. 2	J. L. Gillis	Expenses	4166		60 65
1900					
Jan. 3	W. F. Purnell	Books	4167		210 21
Jan. 3	Bancroft-Whitney Co.	Books	4168		88 65
Jan. 3	M. A. Davis	Books	4169		81 00
Jan. 3	John J. Newbegin	Books	4170		75 00
Jan. 3	Geo. Spaulding Co.	Books	4171		15 00
Jan. 3	Miss A. H. Stewart	Books	4172		8 00
Jan. 3	Burrows Bros.	Books	4173		7 00
Jan. 3	Boston Book Co.	Books	4174		6 00
Jan. 3	Edward Thompson Co.	Books	4175		6 00
Jan. 3	Hubbel Pub. Co.	Books	4176		5 35
Jan. 3	Cubery Co.	Books	4177		5 00
Jan. 3	Jno. Byrne & Co.	Books	4178		5 00
Jan. 3	N. H. Dodson	Books	4179		4 50
Jan. 3	Frank Shepard	Annotations	4180		14 00
Jan. 3	S. M. Breen	Salary	4181		100 00
Jan. 3	F. J. O'Brien	Salary	4182		75 00
Jan. 3	F. M. Rhoads	Salary	4183		75 00
Jan. 3	Amy Hopkins	Salary	4184		100 00
Jan. 3	Anna Campbell	Salary	4185		100 00
Jan. 3	Edith E. Cowden	Salary	4186		100 00
Jan. 3	Eudora Garoutte	Salary	4187		100 00
Jan. 3	Clara Lemmon	Salary	4188		100 00
Jan. 3	Mrs. A. L. Blanchard	Salary	4189		100 00
Jan. 3	S. F. Evening Post	Subscription	4190		4 50
Jan. 3	Yawman & Erbe Co.	Fittings, vault	4191		582 00
Jan. 3	Sacramento Pub. Co.	Advertising	4192		30 00
Jan. 3	S. F. Bulletin	Advertising	4193		28 00
Jan. 3	Payot-Upham Co.	Stationery	4194		20 75
Jan. 3	Union Ice Co.	Ice, 6 months	4195		17 50
Jan. 3	Wm. J. Weisman	Labor	4196		12 00
Jan. 3	Dep't State Printing	Mounting maps	4197		6 75
Jan. 3	Thos. Fox, P. M.	Box rent	4198		6 00
Jan. 3	Sunset Tel. & Tel. Co.	Services	4199		7 00
Jan. 3	Capital Tel. & Tel. Co.	Services	4200		4 50
Jan. 3	J. L. Gillis	Expenses	4201		51 80
Feb. 3	Goodwin Bros.	Books	4202		102 15
Feb. 3	Bancroft-Whitney Co.	Books	4203		84 50
Feb. 3	George Barrie & Son	Books	4204		75 00
Feb. 3	W. F. Purnell	Books	4205		47 60
Feb. 3	W. F. Adams	Books	4206		43 75
Feb. 3	John W. Congdon	Books	4207		9 00
Feb. 3	Boston Book Co.	Books	4208		30 25
Feb. 3	P. F. Collier	Books	4209		27 00
Feb. 3	John J. Newbegin	Books	4210		25 00
Feb. 3	M. C. McGreevy	Books	4211		19 00
Feb. 3	A. M. Robertson	Books	4212		15 35
	Amount carried forward			$35,340 51	$14,734 33

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1900	Amount brought forward			$35,340 51	$14,734 33
Feb. 3	M. A. Davis	Books	4213		13 50
Feb. 3	Wm. Wood & Co.	Books	4214		7 50
Feb. 3	Burrows Bros.	Books	4215		7 00
Feb. 3	James S. Cockcroft	Books	4216		6 00
Feb. 3	Sacramento Home Directory Co.	Books	4217		4 00
Feb. 3	Pacific Sub. Agency	Subscriptions	4218		346 30
Feb. 3	L. T. Allee	Sub. Examiner	4219		8 20
Feb. 3	S. F. Call	Subscription	4220		3 90
Feb. 3	Banking Law Journal	Subscription	4221		3 00
Feb. 3	Poet-Lore	Subscription	4222		2 25
Feb. 3	S. F. Bulletin	Subscription	4223		1 50
Feb. 3	Amer. Forestry Ass'n	Subscription	4224		80
Feb. 3	S. M. Breen	Salary	4225		100 00
Feb. 3	F. J. O'Brien	Salary	4226		75 00
Feb. 3	F. M. Rhoads	Salary	4227		75 00
Feb. 3	Amy Hopkins	Salary	4228		100 00
Feb. 3	Anna Campbell	Salary	4229		100 00
Feb. 3	Eudora Garoutte	Salary	4230		100 00
Feb. 3	Edith E. Cowden	Salary	4231		100 00
Feb. 3	A. L. Blanchard	Salary	4232		100 00
Feb. 3	Clara Lemmon	Salary	4233		100 00
Feb. 3	S. A. Hutchinson	Salary	4234		100 00
Feb. 3	Dep't State Printing	Printing and binding	4235		504 75
Feb. 3	Sullivan-Kelly Co.	Repairs and decorating office	4236		284 64
Feb. 3	Tom Scott	Repairing lights	4237		32 65
Feb. 3	James McClatchy & Co.	Advertising	4238		18 70
Feb. 3	Wells, Fargo & Co.	Expressage	4239		11 05
Feb. 3	Capital Transfer Co.	Cartage	4240		9 00
Feb. 3	Sunset Tel. & Tel. Co.	Services	4241		7 00
Feb. 3	Yawman & Erbe Co.	Index cards	4242		6 00
Feb. 3	F. R. Pulford	Locks and keys	4243		5 50
Feb. 3	Mrs. C. Mackall	Washing towels	4244		4 80
Feb. 3	Capital Tel. & Tel. Co.	Services	4245		4 50
Feb. 3	Western Union Tel. Co.	Service	4246		1 60
Feb. 3	J. L. Gillis	Expenses	4247		93 45
Mar. 3	Bancroft-Whitney Co.	Books	4248		119 30
Mar. 3	C. D. Cazenove	Books	4249		84 91
Mar. 3	W. F. Purnell	Books	4250		64 80
Mar. 3	West Pub. Co.	Books	4251		40 50
Mar. 3	Boston Book Co.	Books	4252		30 25
Mar. 3	John J. Newbegin	Books	4253		30 00
Mar. 3	P. S. King & Son	Books	4254		25 02
Mar. 3	M. A. Davis	Books	4255		13 50
Mar. 3	Chas. Scribner's Sons	Books	4256		8 00
Mar. 3	Burrows Bros.	Books	4257		7 00
Mar. 3	Ballard Pub. Co.	Books	4258		6 50
Mar. 3	Edward Thompson Co.	Books	4259		6 00
Mar. 3	W. F. Adams	Books	4260		5 40
Mar. 3	Lawyers' Co-op. Pub. Co.	Books	4261		5 00
Mar. 3	Bowen-Merrill Co.	Books	4262		5 00
Mar. 3	F. M. Husted	Books	4263		5 00
Mar. 3	John W. Congdon	Books	4264		2 35
Mar. 3	J. B. Lippincott	Books	4265		2 00
Mar. 3	L. R. Dempster	Subscription	4266		21 00
Mar. 3	Times-Mirror Co.	Subscription	4267		9 00
Mar. 3	Review Publishing Co.	Subscription	4268		5 00
Mar. 3	Physician Publishing Co.	Subscription	4269		2 50
Mar. 3	Pacific Oil Reporter	Subscription	4270		2 50
Mar. 3	S. M. Breen	Salary	4271		100 00
Mar. 3	F. J. O'Brien	Salary	4272		75 00
Mar. 3	F. M. Rhoads	Salary	4273		75 00
Mar. 3	Amy Hopkins	Salary	4274		100 00
Mar. 3	Anna Campbell	Salary, 9 days	4275		32 14
Mar. 3	Edith E. Cowden	Salary	4276		100 00
Mar. 3	Eudora Garoutte	Salary	4277		100 00
	Amount carried forward			$35,340 51	$18,154 59

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1900	Amount brought forward			$35,340 51	$18,154 59
Mar. 3	Clara Lemmon	Salary	4278		100 00
Mar. 3	A. L. Blanchard	Salary	4279		100 00
Mar. 3	S. A. Hutchinson	Salary	4280		100 00
Mar. 3	Department State Printing	Printing and binding	4281		622 15
Mar. 3	Tom Scott	Plumbing	4282		71 40
Mar. 3	Locke & Lavenson	Furniture	4283		68 40
Mar. 3	Hook & Son	Repairs	4284		46 55
Mar. 3	Wm. J. Weisman	Repairing books	4285		41 40
Mar. 3	F. J. Pennish	Repairs	4286		20 25
Mar. 3	Library Bureau	Library supplies	4287		19 00
Mar. 3	Capital Transfer Co.	Cartage	4288		9 85
Mar. 3	Sunset Tel. & Tel. Co.	Service	4289		7 00
Mar. 3	Wells, Fargo & Co.	Expressage	4290		4 59
Mar. 3	Capital Tel. & Tel. Co.	Service	4291		4 50
Mar. 3	Western Union Tel. Co.	Service	4292		3 50
Mar. 3	Mrs. C. Mackall	Washing towels	4293		3 30
Mar. 3	J. L. Gillis	Expenses	4294		96 50
April 6	Boston Book Co.	Books	4295		467 95
April 6	W. F. Purnell	Books	4296		199 97
April 6	John J. Newbegin	Books	4297		130 00
April 6	Bancroft-Whitney Co.	Books	4298		129 50
April 6	Robert E. Cowen	Books	4299		73 50
April 6	G. B. Allen	Books	4300		24 75
April 6	B. F. Stevens & Brown	Books	4301		10 46
April 6	Edward Thompson Co.	Books	4302		6 00
April 6	C. D. Cazenove	Books	4303		5 36
April 6	Samuel Moote	Books	4304		4 00
April 6	P. Blakiston's Sons	Books	4305		3 50
April 6	Publishers' Weekly	Books	4306		3 00
April 6	H. W. Wilson	Books	4307		2 00
April 6	Dana C. Munro	Books	4308		1 50
April 6	Frank Shepard	Annotations	4309		5 00
April 6	Hine Insurance Pub. Co.	Subscription	4310		6 00
April 6	Geological Soc. of America	Subscription	4311		5 00
April 6	San Francisco Chronicle	Subscription	4312		3 25
April 6	Johns Hopkins Press	Subscription	4313		3 00
April 6	Southern Historical Society	Subscription	4314		3 00
April 6	Carswell Co.	Subscription	4315		2 50
April 6	California Fruit-Grower	Subscription	4316		2 00
April 6	San Francisco Bulletin	Subscription	4317		1 50
April 6	Chas. W. Palm	Subscription	4318		1 00
April 6	Political Record	Subscription	4319		1 00
April 6	S. M. Breen	Salary	4320		100 00
April 6	F. J. O'Brien	Salary	4321		75 00
April 6	F. M. Rhoads	Salary	4322		75 00
April 6	Amy Hopkins	Salary	4323		100 00
April 6	Eudora Garoutte	Salary	4324		100 00
April 6	Edith E. Cowden	Salary	4325		100 00
April 6	Clara Lemmon	Salary	4326		100 00
April 6	A. L. Blanchard	Salary	4327		100 00
April 6	S. A. Hutchinson	Salary	4328		100 00
April 6	Dep't State Printing	Supplies	4329		57 80
April 6	W. J. Weisman	Repairing books	4330		48 60
April 6	Sunset Tel. & Tel. Co.	Services	4331		8 95
April 6	Capital Tel. & Tel. Co.	Services	4332		4 50
April 6	Mrs. C. Mackall	Washing towels	4333		3 85
April 6	Capital Transfer Co.	Cartage	4334		3 75
April 6	J. O. Coleman, P. M.	Box rent	4335		3 50
April 6	Wells, Fargo & Co.	Expressage	4336		2 45
April 6	Western Union Tel. Co.	Service	4337		1 42
April 6	J. L. Gillis	Expenses	4338		50 00
May 4	H. H. Moore	Books	4339		123 50
May 4	Bancroft Company	Books	4340		100 00
May 4	Bancroft-Whitney Co.	Books	4341		58 85
May 4	West Pub. Co.	Books	4342		51 25
May 4	W. F. Purnell	Books	4343		51 17
May 4	P. S. King & Son	Books	4344		28 55
	Amount carried forward			$35,340 51	$22,015 86

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1900	Amount brought forward			$35,340 51	$22,015 86
May 4	M. A. Davis	Books	4345		13 50
May 4	Publishers' Weekly	Books	4346		8 92
May 4	Chas. Scribner's Sons	Books	4347		8 00
May 4	Wm. Wood & Co.	Books	4348		7 50
May 4	Burrows Bros.	Books	4349		7 00
May 4	Mrs. C. D. Smith	Books	4350		5 75
May 4	C. D. Cazenove	Books	4351		5 40
May 4	M. L. D. Libby	Books	4352		2 50
May 4	F. R. Lubock	Books	4353		2 50
May 4	D. W. Hoyt	Books	4354		2 00
May 4	P. A. Graves	Books	4355		1 50
May 4	Frank L. White	Subscription Bee	4356		6 60
May 4	S. F. Call	Subscription	4357		3 90
May 4	Harvard Law Review	Subscription	4358		2 50
May 4	Political Record	Subscription	4359		1 50
May 4	Univ. of Cal. Magazine	Subscription	4360		1 50
May 4	Library Bureau	Subscription	4361		1 00
May 4	S. M. Breen	Salary	4362		100 00
May 4	F. J. O'Brien	Salary	4363		75 00
May 4	F. M. Rhoads	Salary	4364		75 00
May 4	Amy Hopkins	Salary	4365		100 00
May 4	Edith E. Cowden	Salary	4366		100 00
May 4	Eudora Garoutte	Salary	4367		100 00
May 4	Clara Lemmon	Salary	4368		100 00
May 4	A. L. Blanchard	Salary	4369		100 00
May 4	S. A. Hutchinson	Salary	4370		100 00
May 4	Agnese Barrett	Salary	4371		56 66
May 4	Chauncey Clark	Services	4372		100 00
May 4	Wm. J. Weisman	Repairing books	4373		43 30
May 4	Dep't State Printing	Printing and binding	4374		549 00
May 4	Tom Scott	Plumbing	4375		11 55
May 4	Sunset Tel. & Tel. Co.	Service	4376		7 95
May 4	Hook & Son	Repairs	4377		7 25
May 4	Capital Transfer Co.	Service	4378		6 25
May 4	Capital Tel. & Tel. Co.	Service	4379		4 50
May 4	Mrs. C. Mackall	Washing towels	4380		3 00
May 4	Wells, Fargo & Co.	Expressage	4381		1 95
May 4	W. P. Fuller Co.	Shellac	4382		1 20
May 4	Postal Tel.-Cable Co.	Service	4383		1 20
May 4	J. A. Green	Alcohol	4384		1 15
May 4	J. L. Gillis	Expenses	4385		110 00
June 2	W. F. Purnell	Books	4386		327 03
June 2	John J. Newbegin	Books	4387		171 00
June 2	Boston Book Co.	Books	4388		33 44
June 2	Bancroft-Whitney Co.	Books	4389		28 10
June 2	Amy Hopkins	Books	4390		25 00
June 2	Whitaker & Ray Co.	Books	4391		24 00
June 2	Lawyers' Co-op. Pub. Co.	Books	4392		23 00
June 2	Chas. P. Everitt	Books	4393		22 50
June 2	H. H. Moore	Books	4394		13 25
June 2	B. F. Stevens & Brown	Books	4395		9 15
June 2	Jorden & Thomas	Books	4396		8 00
June 2	Chas. Scribner's Sons	Books	4397		8 00
June 2	Burrows Bros.	Books	4398		7 00
June 2	A. Carlisle & Co.	Books	4399		6 15
June 2	Jas. D. Cockcroft	Books	4400		6 00
June 2	T. H. Flood	Books	4401		6 00
June 2	Matthew Bender	Books	4402		4 25
June 2	H. W. Wilson	Books	4403		3 00
June 2	Sidney Graves	Books	4404		2 75
June 2	H. G. Tilton	Books	4405		2 00
June 2	Amer. Jersey Cattle Club	Book	4406		1 00
June 2	Pacific Sub. Agency	Periodicals	4407		24 24
June 2	San José Mercury	Subscription	4408		8 50
June 2	J. L. Jackson	Subscription	4409		7 80
June 2	Grass Valley Union	Subscription	4410		6 00
June 2	U. S. Dep't Agriculture	Exp. Station cards	4411		2 00
	Amount carried forward			$35,340 51	$24,631 55

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1900	Amount brought forward			$35,340 51	$24,631 55
June 2	S. M. Breen	Salary	4412		100 00
June 2	F. J. O'Brien	Salary	4413		75 00
June 2	F. M. Rhoads	Salary	4414		75 00
June 2	Amy Hopkins	Salary	4415		100 00
June 2	Eudora Garoutte	Salary	4416		100 00
June 2	Edith E. Cowden	Salary	4417		100 00
June 2	Clara Lemmon	Salary	4418		100 00
June 2	A. L. Blanchard	Salary	4419		100 00
June 2	S. A. Hutchinson	Salary	4420		100 00
June 2	Agnese Barrett	Salary	4421		100 00
June 2	Dep't State Printing	Printing and bind'g	4422		710 50
June 2	Siller Bros.	Fitting Law Dep't	4423		2,907 00
June 2	Siller Bros.	Fitting Senate Chamber	4424		323 74
June 2	Chauncey Clark	Services	4425		155 00
June 2	Geo. D. Graham	Standing book press	4426		55 00
June 2	W. J. Weisman	Repairing books	4427		27 00
June 2	Sunset Tel. & Tel. Co.	Service	4428		7 25
June 2	Capital Tel. & Tel. Co.	Service	4429		4 50
June 2	Capital Transfer Co.	Cartage	4430		4 50
June 2	Mrs. C. Mackall	Washing towels	4431		3 30
June 2	J. L. Gillis	Expenses	4432		105 00
June 30	W. F. Purnell	Books	4433		487 78
June 30	Santa Rosa Republican	Books	4434		125 00
June 30	W. W. Hoag Co.	Books	4435		90 45
June 30	Bancroft-Whitney Co.	Books	4436		61 35
June 30	R. A. Thompson	Books	4437		40 00
June 30	John J. Newbegin	Books	4438		30 00
June 30	Whitaker & Ray Co.	Books	4439		25 85
June 30	Library Bureau	Books	4440		19 50
June 30	H. S. Phillips	Books	4441		15 50
June 30	H. H. Moore	Books	4442		15 00
June 30	Boston Book Co.	Books	4443		12 98
June 30	P. Blakiston's Sons	Books	4444		8 00
June 30	Edward Thompson Co.	Books	4445		6 00
June 30	Joseph Wright	Books	4446		5 22
June 30	C. D. Cazenove	Books	4447		5 10
June 30	H. S. Crocker Co.	Books	4448		5 00
June 30	Russia D. Gray	Books	4449		4 50
June 30	B. F. Stevens & Brown	Books	4450		4 00
June 30	Funk & Wagnalls	Books	4451		3 00
June 30	Matthew Bender	Books	4452		2 50
June 30	H. H. Hart	Book	4453		1 25
June 30	L. T. Allee	Sub. Examiner	4454		7 80
June 30	S. H. Harris	Sub. Chronicle	4455		4 65
June 30	Medico-Legal Journal	Subscription	4456		3 00
June 30	S. M. Breen	Salary	4457		100 00
June 30	F. J. O'Brien	Salary	4458		75 00
June 30	F. M. Rhoads	Salary	4459		75 00
June 30	Edith E. Cowden	Salary	4460		100 00
June 30	Eudora Garoutte	Salary	4461		100 00
June 30	Clara Lemmon	Salary	4462		100 00
June 30	A. L. Blanchard	Salary	4463		100 00
June 30	S. A. Hutchinson	Salary	4464		100 00
June 30	Agnese Barrett	Salary	4465		100 00
June 30	Daisy Ennis	Salary, 13 days	4466		32 50
June 30	Chauncey Clark	Services	4467		105 00
June 30	Wm. J. Weisman	Repairing books	4468		50 40
June 30	F. E. Fetherston	Moving books	4469		18 00
June 30	J. F. Hill	Moving books	4470		18 00
June 30	R. Woolf	Moving books	4471		18 00
June 30	F. C. Armstrong	Moving books	4472		18 00
June 30	Frank D. Ryan, Jr.	Moving books	4473		15 00
June 30	Siller Bros.	Fitting Law Dep't	4474		1,819 20
June 30	Jas. Seadler, Architect	Services	4475		324 00
June 30	Tom Scott	Lights, Law Dep't	4476		196 50
June 30	A. S. Baker	Painting	4477		104 00
	Amount carried forward			$35,340 51	$34,446 37

CREDITS FOR THE FIFTY-FIRST FISCAL YEAR—Continued.

Date.	To Whom Paid.	Item.	V'chr	Amount Dr.	Amount Cr.
1900	Amount brought forward			$35,340 51	$34,446 37
June 30	Dep't State Printing	Printing and bind'g	4478		467 25
June 30	Union Ice Co.	Ice, 6 months	4479		18 10
June 30	Hicks-Judd Co.	Supplies	4480		11 12
June 30	Sunset Tel. & Tel. Co.	Services	4481		7 00
June 30	Capital Tel. & Tel. Co.	Services	4482		4 50
June 30	Sayre & Son	Book straps	4483		3 00
June 30	Hook & Son	Repairs	4484		3 75
June 30	Wells, Fargo & Co.	Expressage	4485		3 02
June 30	Western Union Tel. Co.	Clock rental	4486		3 00
June 30	J. A. Green	Alcohol	4487		1 50
June 30	J. L. Gillis	Expenses	4488		42 10
June 30	Balance on hand				339 80
				$35,340 51	$35,340 51

CALIFORNIA NEWSPAPERS DONATED BY THE PUBLISHERS TO THE STATE LIBRARY.

County.	Paper.	Place of Publication.
Alameda	Oakland Tribune	Oakland
Alameda	Oakland Times	Oakland
Alameda	Oakland Enquirer	Oakland
Alameda	Californian	Berkeley
Amador	Amador Dispatch	Jackson
Amador	Amador Republican	Jackson
Butte	Chico Record	Chico
Calaveras	Calaveras Prospect	San Andreas
Calaveras	Calaveras Chronicle	Mokelumne Hill
Contra Costa	Contra Costa Gazette	Martinez
Contra Costa	Antioch Ledger	Antioch
Contra Costa	County Paper	Martinez
Del Norte	Del Norte Record	Crescent City
Humboldt	Humboldt Standard	Eureka
Kern	Kern County Gazette	Bakersfield
Lake	Lake County Bee	Lakeport
Lassen	Big Valley Gazette	Bieber
Los Angeles	Los Angeles Record	Los Angeles
Los Angeles	Le Français (French)	Los Angeles
Los Angeles	Pasadena News	Pasadena
Marin	Marin Journal	San Rafael
Marin	Marin County Tocsin	San Rafael
Mariposa	Mariposa Gazette	Mariposa
Mendocino	Mendocino Beacon	Mendocino
Merced	Merced Express	Merced
Mono	Bridgeport Chronicle-Union	Bridgeport
Monterey	Salinas Journal	Salinas
Napa	St. Helena Star	St. Helena
Nevada	Tidings-Telegraph	Grass Valley
Orange	Anaheim Gazette	Anaheim
Orange	Santa Ana Standard	Santa Ana
Placer	Colfax Sentinel	Colfax
Placer	Newcastle News	Newcastle
Placer	Placer Herald	Auburn
Tuolumne	Union Democrat	Sonora
Plumas	Plumas National Bulletin	Quincy
Riverside	Press and Horticulturist	Riverside
Sacramento	Folsom Telegraph	Folsom
Sacramento	Galt Gazette	Galt
San Benito	San Benito Advance	Hollister
San Bernardino	Redlands Citrograph	Redlands
San Diego	Escondido Times	Escondido
San Diego	San Diego Tribune	San Diego
San Diego	San Diegan Sun	San Diego
San Joaquin	Stockton Mail	Stockton
San Luis Obispo	San Luis Obispo Reasoner	San Luis Obispo
San Luis Obispo	San Luis Obispo Tribune	San Luis Obispo
San Mateo	Redwood City Democrat	Redwood City
Santa Cruz	Santa Cruz Surf	Santa Cruz
Sierra	Downieville Mountain Messenger	Downieville
Solano	Dixon Tribune	Dixon
Solano	River News	Rio Vista
Sonoma	Santa Rosa Press-Democrat	Santa Rosa
Stanislaus	Stanislaus County News	Modesto
Sutter	Sutter County Farmer	Yuba City
Tehama	Red Bluff News	Red Bluff
Trinity	Trinity Journal	Weaverville
Tulare	Tulare County Times	Visalia
Ventura	Ventura Independent	San Buenaventura
Ventura	Ventura Free Press	San Buenaventura
Yolo	Winters Express	Winters
Yuba	Marysville Appeal	Marysville

BOOKS AND PAMPHLETS RECEIVED BY EXCHANGE OR DONATION.

July, 1898, to July, 1900.

The asterisk (*) denotes numerous pamphlets.

Names.	Vol.	Pam.	Names.	Vol.	Pam.
Aguilar Free Library	----	2	Hawaiian Secretary of State	1	----
Alabama State Library	7	----	Hawaiian Supreme Court	1	----
American Bar Association	2	----	Hearst Architectural Plan	1	----
American Historical Association	1	----	Hodge, F. H.	1	----
American Pharmaceutical Association	2	----	Idaho Secretary of State	1	----
Arizona Territory Library	1	----	Illinois Secretary of State	19	----
Arkansas Secretary of State	4	----	Indianapolis Monetary Commission	1	----
Baker, Walter & Co.	1	----	Indiana State Library	23	----
Balch, Edwin S.	1	----	Intercontinental R. R. Commission	7	----
Banta, T. M.	1	----	Iowa State Library	8	----
Bennington Monument Association	1	----	Jackson, Sheldon	1	----
Boston Public Library	2	23	Jersey City Public Library	2	2
Brooklyn Civil Service Commission	----	1	John Crerar Library	----	3
Brooklyn (N. Y.) Public Library	----	2	John F. Slater Fund for the Education of Freedmen	----	9
Burnett, J. & Co.	1	----	Kansas: Railroad Commission	1	----
Butterworth & Co.	1	----	State Library	7	----
California: Academy of Science	----	8	Bureau of Labor	1	----
Building and Loan Com.	1	----	Kentucky State Library	10	----
Legislature	38	----	Larned, C. W.	1	----
Medical Society	3	----	Leland Stanford Jr. University	----	3
Railroad Commissioners	1	----	Lick Observatory	1	----
Secretary of State	44	----	Louisiana: Chamber of Commerce	1	14
State publications	----	*	State Library	7	----
Supreme Court	461	----	Maine State Library	15	----
Canada Royal Society	1	----	Manson, M.	1	----
Chicago Public Library	----	3	Mechanics' Institute, S. F.	----	24
Chili, Minister of the Interior	1	----	Michigan State Library	65	*
Cincinnati: Chamber of Commerce	2	----	Military Order of Foreign Wars, D. C.	1	----
Public Library	----	2	Military Order of Foreign Wars, National Society	1	----
Cleveland Public Library	1	----	Minnesota: Geological Survey	2	----
Colby University	----	2	State Library	8	----
Colorado: Agric. Expt. Station	----	12	Mississippi: State Library	5	----
Secretary of State	8	----	Secretary of State	2	----
Commercial Law League of America	1	----	Missouri Secretary of State	15	----
Connecticut State Library	8	----	Montana: Secretary of State	10	----
Cornell University	1	----	State Library	5	4
Cust, R. N.	2	----	McCormick's Machinery Harvesting Co.	1	----
Delaware State Library	5	----	National Live Stock Association	1	----
Field Columbian Museum	----	30	Nebraska: Secretary of State	2	----
Florence (Italy) Bibliotheca Nationale Centrale	----	22	State Library	32	----
Florida, Supreme Court Clerk	2	----	New Era Union	1	----
Franciscan Fathers, Sacramento	1	----	New Hampshire State Library	6	----
Georgia State Library	9	----	New Mexico Territorial Library	1	----
Grinnell, Wm. M.	1	----	New South Wales	26	----
Harrison, Carter	1	----	New South Wales Legislature	4	----
Harvard University	2	----	Nevada Secretary of State	2	----
Hatton, Turner	2	----			

BOOKS AND PAMPHLETS RECEIVED BY EXCHANGE, ETC.—Continued.

Names.	Vol.	Pam.
Newark (N. J.) Free Public Library		2
New Jersey State Library	23	
New York: Bar Association	2	
Public Library		24
State Library	114	*
North Carolina State Library	6	
North Dakota Secretary of State	4	
Oberlin College Library		18
Ohio: State Bar Association	1	
State Library	27	*
Oregon: Pioneer Association		12
Secretary of State	6	
Oklahoma Library	4	
Peabody Educational Fund	1	
Pennsylvania State Library	56	*
Princeton University	1	
Rhode Island: Board of Health	1	
Bureau of Industrial Statistics	1	
State Library	6	
Richardson, W. A., Estate	1	
Ridley, J. C.	1	
Royal Society of Canada	1	
Salem (Mass.) Public Library		26
San Francisco: Board of Health	1	
Board of Supervisors	5	
Free Public Library	3	24
Registrar of Voters	18	
St. Louis: Merchants Exchange	2	
Mercantile Library		1
Smith, J. E.	1	
Smith, W. F.	1	
Smithsonian Institution	6	
Society of Colonial Wars: New Hampshire	1	
Colorado	1	
Sons of the Revolution: National Society	2	
Illinois	1	
Louisiana	7	
Massachusetts	1	
Missouri	1	
Sons of the Revolution:	2	
New York	1	
Rhode Island	1	
District of Columbia	1	
Stockton Free Public Library	2	
South Australia	14	
South Carolina Secretary of State	7	
South Dakota Secretary of State	6	
Swedenborgian Church	13	
Tennessee Secretary of State	10	
Texas Secretary of State		
United States: Bureau of Education	6	
Bureau of Labor	2	*
Civil Service Commission	2	
Commissioner of Patents	11	
Department of the Interior	2	
Department of Justice	1	
National Museum	1	
Department of State	9	
Department of War		*
Geological Survey		*
International Revenue Commissioner	2	
Interstate Commerce Commission	2	
Patent Office	4	
Superintendent of Documents	344	*
Surgeon-General	3	
University of California	1	
University of Chicago	1	
University of Pennsylvania	2	
Utah Secretary of State	5	
Virginia: State Bar Association	2	
State Library	11	
Vermont State Library	7	
Victor, Francis Muller	1	
Washington Secretary of State	5	
West Australia	3	
West Virginia	3	
Wisconsin State Library	14	
Wyoming Secretary of State	2	

LIST OF PERIODICALS RECEIVED AT CALIFORNIA STATE LIBRARY.

Academy
American Anthropologist
American Antiquarian
American Architect and Building News
American Bee Journal
American Chemical Journal
American Druggist
American Geologist
American Historical Review
American Institute of Electrical Engineering
American Journal of Archæology
American Journal of Insanity
American Journal of Mathematics
American Journal of Medical Science
American Journal of Obstetrics
American Journal of Philology
American Journal of Science
American Microscopical Journal
American Naturalist
American Society of Civil Engineers
American Statistical Association
Annals of American Academy
Athenæum
Anthropological Institute of Great Britain and Ireland
Antiquary
Archives of Ophthalmology
Archives of Otology
Arena
Art Journal
Asiatic Quarterly Review
Astronomical Society Publications
Atlantic Monthly
Bankers Magazine, London
Bankers Magazine, New York
Blackwood's Magazine
Book Lover
Bookman
Boston Medical and Surgical Journal
Breeder and Sportsman
California Cultivator and Poultry-Keeper
California Elk
California Fruit-Grower
Catholic World
Century Magazine
Chambers' Journal
Chemical News
Christian Science Journal
Commercial and Financial Chronicle
Consular Reports
Contemporary Review
Cornhill Magazine
Cosmopolitan
Critic
Current Literature
Curtis' Botanical Magazine
Cyclopædia of Practical Medicine
Dublin Review
Eclectic Medical Journal
Economist
Economic Studies
Edinburgh Review
Education
Educational Review
Engineer
Engineering
Engineering Record
Engineering and Mining Journal
English Historical Review
Entomologist
Essex Institute Bulletin
Forest and Stream
Forester
Fortnightly Review
Forum
Gentleman's Magazine
Geological Magazine
Good Words
Graphic
Harper's Magazine
Harper's Weekly
Historical Society of California
House Beautiful
Illustrated London News
Irish Monthly
Johns Hopkins Studies
Journal of American Medical Association
Journal of British Archæological Association
Journal of Cutaneous Diseases
Journal des Economistes
Journal of Economics
Journal of Experimental Medicine
Journal Franklin Institute
Journal of Geology
Journal Geological Society
Journal Institution Electrical Engineers
Journal Mental Science
Journal Microscopical Science
Journal Royal Agricultural Society of England
Journal Royal Statistical Society
Journal Society of Arts
Journal United Service Institute
Journal United States Cavalry Association
Lancet
Land of Sunshine
L. A. W. Bulletin and Good Roads
Library Journal
Lippincott's Magazine
Literary Digest
Literary News
Literature
Living Age
London Quarterly Review
McClure's
Macmillan's Magazine

LIST OF PERIODICALS RECEIVED AT CALIFORNIA STATE LIBRARY—Continued.

Medical Record
Mind
Mining Reporter
Mining and Scientific Press
Monitor
Month
Munsey's Magazine
Music
Nation
National Review
Nature (English ed.)
Natural Geological Society Publications
New England Magazine
New England Historical and Genealogical Register
New Illustrated Magazine
News Letter
New World
Nineteenth Century
North American Journal of Homœopathy
North American Review
Notes and Queries
Occidental Medical Times
Outlook
Overland Monthly
Pacific Oil Reporter
Pacific Rural Press
Pacific Town Talk
Patent Office Gazette
Pennsylvania Magazine of History and Biography
Poet-Lore
Political Science
Popular Astronomy
Popular Science Monthly
Practitioner
Printer and Bookmaker
Progress
Public Libraries
Public Library Bulletin, Boston
Public Library Bulletin, New York
Public Opinion
Publishers' Circular
Publishers' Weekly
Quarterly Review
Review of Reviews
Reveu des Deux Mondes
Royal Geographical Journal
Sanitarian
Saturday Review
School of Mines
Science
Scientific Review and Supplement
Scribner's
Spectator
Sugar Beet
Southern History Association
Temple Bar
University Chronicle
University Magazine
U. S. Government publications
Veterinary Journal
Virginia Magazine
Wasp
Wave
Werner's Magazine
Western Journal of Education
Westminster Review
William and Mary College Quarterly
Wine and Spirit Review
Yale Review

ACTS OF THE LEGISLATURE

Relative to the Government and Administration of the Library of the State of California.

Year.	Chap	Page.	Title of Act.
1850	6	49	An Act concerning the office of the Secretary of State.
1850	69	172	An Act defining the duties of the State Librarian, and prescribing rules for the government of the State Library.
1852	5	44	An Act providing a fund for the use of the State Library.
1853	101	148	An Act supplemental to an Act entitled "An Act providing a fund for the use of the State Library." (Chap. 5, 1852.)
1854	66	117	An Act concerning the office of the Secretary of State.
1855	198	267	An Act to provide for the purchase of the San Francisco Law Library for the use of the State.
1858	97	79	An Act supplementary to and amendatory of "An Act defining the duties of the State Librarian and prescribing rules for the government of the State Library. (Chap. 69, 1850.)
1860	204	167	An Act to provide for preparing a catalogue of the State Library.
1860	255	226	An Act authorizing the Board of Directors of the State Library to purchase certain newspaper files, and to provide for the payment of the same.
1861	57	45	An Act prescribing rules for the government of the State Library.
1862	76	64	An Act to authorize the rebinding of books of the State Library.
1863-4	204	198	An Act to amend an Act entitled "An Act prescribing rules for the government of the State Library." (Chap. 57, 1861.)
1865-6	153	135	An Act to amend an Act entitled "An Act to amend an Act prescribing rules for the government of the State Library." (Chap. 204, 1863-4.)
1865-6	215	215	An Act to provide for printing a catalogue of the State Library.
1865-6	253	278	An Act to authorize the State Librarian to appoint a deputy, and to fix the compensation therefor.
1869-70	272	381	An Act to empower the Board of Trustees of the State Library to authorize the Librarian to appoint an additional deputy, and to fix the compensation therefor.
1871-2	563	824	An Act to provide for the establishment of a Cabinet Department in the State Library.
1887	60	74	An Act to provide for the removal of the Mineral Cabinet from the State Library.
1895	65	63	An Act supplemental to an Act entitled "An Act providing for a fund for the use of the State Library." (Chap. 101, 1853.)
1899	31	97	An Act to amend Sections 2292, 2293, 2298, Chapter 3, Title 5 of the Political Code, relating to the appointment of Trustees of the California State Library, their duties and powers.
1899	81	97	An Act to amend the Penal Code by adding a section thereto, relating to the detention of books and other property belonging to any public or incorporated library, reading-room, museum, or other educational institution.

TRUSTEES OF THE CALIFORNIA STATE LIBRARY.

1861-1898.

FIRST BOARD—March 8, 1861, to March 21, 1864.

*Governor J. G. Downey; succeeded January 10, 1862, by
*Governor Leland Stanford; succeeded December 10, 1863, by
*Governor F. F. Low.
*Chief Justice Stephen J. Field; succeeded May 20, 1863, by
*Chief Justice W. W. Cope; succeeded January 2, 1864, by
*Chief Justice S. W. Sanderson.
J. R. McConnell.
J. W. Winans.
S. Heydenfeldt.

SECOND BOARD—March 21, 1864, to February 28, 1866.

*Governor F. F. Low.
*Chief Justice S. W. Sanderson.
John F. Morse; succeeded in 1864 by
B. B. Redding.
J. W. Winans.
H. W. Harkness.

THIRD BOARD—February 28, 1866, to February 28, 1870.

J. W. Winans.
H. W. Harkness.
C. G. W. French.
W. C. Belcher.
*Attorney-General J. G. McCullough; succeeded December 7, 1867, by
*Attorney-General Jo Hamilton.

FOURTH BOARD—February 28, 1870, to February 28, 1874.

J. W. Coffroth.
J. R. McConnell.
J. W. Armstrong.
J. C. Goods.
*Attorney-General Jo Hamilton; succeeded December 2, 1871, by
*Attorney-General John L. Love.
E. B. Mott, Jr., appointed October 18, 1872, vice Coffroth, deceased.
John Bigler, appointed April 5, 1870, vice McConnell, resigned.
H. L. Nichols, appointed December 2, 1871, vice Bigler.
J. E. P. Weeks, appointed April 2, 1872, vice Nichols.

FIFTH BOARD—February 28, 1874, to February 28, 1878.

J. W. Armstrong.
E. B. Mott, Jr.
J. J. Green.
F. W. Hatch.
Jo Hamilton.

SIXTH BOARD—February 28, 1878, to February 28, 1882.

J. W. Armstrong.
Frederick Cox.
F. W. Hatch.
E. W. Maslin.
Jo Hamilton.

---

*Ex officio.

TRUSTEES OF THE CALIFORNIA STATE LIBRARY—Continued.

SEVENTH BOARD—February 28, 1882, to February 28, 1886.

A. C. Freeman.
W. W. Crane, Jr.
J. J. Owen.
Henry Edgerton.
I. S. Belcher.
Matt. F. Johnson, appointed August 4, 1883, vice W. W. Crane, Jr., deceased.
E. W. Maslin, appointed October 8, 1884, vice Edgerton, resigned.
J. J. Ayers, appointed April 3, 1885, vice Owen, resigned.

EIGHTH BOARD—February 28, 1886, to February 28, 1890.

W. H. Beatty.
I. S. Belcher.
A. G. Booth.
Henry Edgerton.
A. C. Freeman.
Peter J. Shields, appointed April 19, 1887, vice Beatty, resigned.
H. Weinstock, appointed December 8, 1887, vice Edgerton, deceased.
M. Gardner, elected by Legislature February 14, 1889, to fill unexpired term of W. H. Beatty.
R. D. Stephens, elected by Legislature February 14, 1889, to fill unexpired term of Henry Edgerton.

NINTH BOARD—Elected for four years, commencing February 28, 1890.

R. D. Stephens.
W. S. Green.
E. O. Miller.
Fleet F. Strother.
H. E. McCune.

TENTH BOARD—Elected for four years, commencing February 28, 1894.

M. Gardner.
Ed. E. Leake.
Curtis H. Lindley.
W. S. Green.
F. T. Baldwin.
P. J. Shields, appointed October 3, 1896, vice Curtis H. Lindley, resigned.
L. W. Fulkerth, appointed April 3, 1897, vice F. T. Baldwin, resigned.

ELEVENTH BOARD—Elected for four years, commencing February 28, 1898.

Frank D. Ryan.
Allen B. Lemmon.
Bradner W. Lee.
J. H. Neff.
Thomas Flint.
W. C. Van Fleet, appointed March 28, 1899, vice J. H. Neff, resigned.

STATE LIBRARIANS.

By Act of January 24, 1850, creating the State Library, the Secretary of State was made ex officio State Librarian, and acted as such up to March 8, 1861, when the above Act was amended and provided for the appointment of a Librarian by the Board of State Library Trustees.

Since the last named date, the following have acted as State Librarians:

W. C. Stratton	Apr. 1, 1861—Jan. 24, 1870
Wm. Neely Johnson	Jan. 24, 1870—Apr. 6, 1870
R. O. Cravens	Apr. 6, 1870—Apr. 6, 1882
Talbot H. Wallis	Apr. 6, 1882—Apr. 6, 1890
W. D. Perkins*	Apr. 6, 1890—Oct. 26, 1896
W. P. Mathews†	Nov. 1, 1896—Apr. 20, 1897
E. D. McCabe	Apr. 20, 1897—Apr. 7, 1898
F. L. Coombs†	Apr. 7, 1898—Apr. 1, 1899
J. L. Gillis	Apr. 1, 1899—

*Died in office. †Resigned.

NUMBER OF VOLUMES IN STATE LIBRARIES OF THE UNITED STATES.

State.	No. Vols.	State.	No. Vols.
New York	294,147	Tennessee	40,000
(Bound duplicates, 125,000.		Missouri	40,000
California	114,000	Washington	35,000
Massachusetts	104,000	Vermont	35,000
Pennsylvania	101,906	Wisconsin	34,000
Kentucky	100,000	Minnesota	32,339
Michigan	100,000	Indiana	31,000
South Carolina	80,000	Connecticut	30,000
Virginia	80,000	North Carolina	30,000
Ohio	65,817	Alabama	30,000
Iowa	61,443	Oregon	25,000
New Hampshire	60,694	Montana	21,000
Kansas	60,000	Texas	21,000
Mississippi	60,000	Wyoming	20,000
Maine	57,000	Idaho	15,000
New Jersey	53,000	Florida	15,000
Arkansas	51,000	Colorado	15,000
Georgia	50,000	West Virginia	14,000
Maryland	50,000	North Dakota	13,000
Nevada	45,000	Arizona	12,000
Delaware	42,000	Rhode Island	12,000
Nebraska	41,800	South Dakota	10,000
Louisiana	41,000	Utah	9,000

SIXTEENTH BIENNIAL REPORT

OF THE

State Board of Fish Commissioners

OF THE

STATE OF CALIFORNIA,

FOR THE YEARS 1899-1900.

COMMISSIONERS:

ALEXANDER T. VOGELSANG, *President* - - - - - - San Francisco.
C. B. GOULD - - - - - - - - - - - - - - - - Oakland.
H. W. KELLER - - - - - - - - - - - - - - - Santa Monica.

SACRAMENTO:
A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING.
1900.

REPORT.

To the Honorable HENRY T. GAGE, *Governor of the State of California:*

In compliance with law, the Board of Fish Commissioners has the honor to submit to you its Sixteenth Biennial Report, covering the record of its work from September 1, 1898, to September 1, 1900.

This report shows that the Board has closely followed the law and the policy that has in the past so well conserved the fishery interests of the State.

The personnel of the Commission, since the last report, has undergone but one change. On June 20, 1899, Mr. Henry W. Keller, of Santa Monica, presented to the Board the commission issued to him by you, under date of June 6, 1899, vice J. M. Morrison. Since Mr. Keller's appointment, the Board meetings have been attended by a full membership, and the work of the Commission has been given the united support of its members, resulting in material benefit to the interests intrusted to its care.

It is a matter of congratulation that public sympathy and support in our work have been largely increased. The officers and employés of the Board have given faithful and efficient service, and to them is due much credit. In the enforcement of the laws for the protection of fish and game, we have met with increased success. The number of arrests made, convictions secured, and fines imposed are in excess of those covered by any previous report of this Board, and we believe that the laws are now more generally observed than ever before. Our supply of game birds is decreasing. This is particularly true of the quail, and more stringent protective laws are necessary.

Our hatchery output during the past two years was 23,500,000 salmon and 11,000,000 trout. Owing to unusual conditions, hereinafter referred to in detail, the output of young salmon was less than our hatchery capacity.

THIRTY YEARS' EXPERIENCE.

It is now thirty years since this Commission was established. It owes its creation to the good judgment and foresight of a few men who early appreciated the great possibilities of fish propagation and fish culture in the diversified waters of our State. They fully realized that proper attention, propagation, and protection to the finny tribes would maintain a lasting and unfailing supply of nutritious food to our

citizens; that the increasing settlement of our State, with consequent development of her mineral and agricultural resources, would have a tendency to decrease the spawning area of the anadromous fishes, and that artificial hindrances to natural propagation must be met and overcome by artificial breeding. They knew that so long as fish food was cheap, nutritious, and abundant, the price of other animal foods would rule lower than if this substitute were not at hand. They also understood that the people in their sovereign capacity were the owners of all the fishes in public waters, that they could not be surrendered to private ownership, and that their preservation was a duty which devolved upon the State.

During most of the thirty years that this Commission has lived, the records show that it has been in good hands and that it has accomplished much good for our people. The hopes of its founders are being realized each day in greater measure. It is safe to say that California has never known a Commission that has rendered such good returns for the small annual expenditure as has the California Fish Commission. To-day, in the ranks of similar commissions throughout the Union, we feel safe in asserting that, appropriations and natural conditions considered, it stands among the foremost.

Through the efforts of this Board, the delicious and abundant shad and striped bass, which are the food of the wealthy in other States, come cheaply to the humblest of our citizens. If this Commission in thirty years has accomplished nothing further than the introduction and propagation of these two species, it has justified all the expenditure that the State has made in its support. These two species are increasing year by year.

By the efforts of this Board, the salmon has been saved to our State. The decrease of the spawning areas and the encroachments of civilization would long since have put this king of fishes among the creatures that were, if the efforts of this Board had not supervened to save it. It has been maintained in full supply, and hopes are high that it may be increased to something like its pristine abundance.

There is yet much to be done. In fact, each day's experience and each day's knowledge enlarge the scope of usefulness.

It may not be out of place to reiterate that the successful administration of this trust is made possible, and is in fact guaranteed, by the retention of our corps of trained and efficient men. For many years, the salaried officers and employés of this Commission have been secure in their employment, regardless of change of administration and regardless of all considerations save honesty, industry, and efficiency. Most of our work is semi-scientific in character. In many respects, we are still traveling upon new ground. Each season makes history in fish culture, and the employés of this Board are in the fore front of suc-

cessful fish-propagators of our time. The knowledge and efficiency of these assistants are increased by the experience of each succeeding season.

It may be safely asserted that this knowledge and this experience so possessed by our employés is, perhaps, the most valuable asset of the Board. To neglect and overlook it by the removal of such trained assistants, and to take in their place and stead raw and untrained substitutes, would show a lack of business sense and judgment.

The Commissioners do not receive compensation for their services, and in the main they have always been high-minded and self-sacrificing citizens who found in the successful administration of their trust all the reward they desired. It has often been suggested that the labors and unremitting attention required for the successful administration should be compensated by a reasonable salary. To this we do not agree, for the reason that there would be great danger that the office of Fish Commissioner would become political, in which event it is certain that its efficiency would be greatly impaired.

In the following pages will be found a report in detail of our actions, the operations of the hatcheries, and a statement of the conditions affecting the fishery and game interests.

FINANCIAL STATEMENT.

The resources and expenditures of this Commission have been as follows for the fiftieth and fifty-first fiscal years, ending June 30, 1900:

Fiftieth Fiscal Year.

	Resources.	Disbursements.
Appropriation for support and maintenance of State hatcheries	$10,000 00	$10,000 00
Appropriation for restoration and preservation of fish	10,000 00	10,000 00
Appropriation for restoration and preservation of game	2,500 00	2,500 00
Fish Commission Fund—		
Balance on hand July 1, 1898	2,371 22	
Receipts from licenses, fines, and donations	7,582 75	
Amount drawn from fund during year		5,958 57
Balance in fund June 30, 1899		3,995 40
Totals	$32,453 97	$32,453 97

Fifty-first Fiscal Year.

Appropriation for support and maintenance of State hatcheries	$10,000 00	$10,000 00
Appropriation for restoration and preservation of fish	7,500 00	7,500 00
Appropriation for restoration and preservation of game	2,500 00	2,500 00
Fish Commission Fund—		
Balance on hand July 1, 1899	3,995 40	
Receipts from licenses, fines, etc.	7,177 60	
Amount drawn from fund during year		8,752 93
Balance on hand June 30, 1900		2,420 07
Totals	$31,173 00	$31,173 00

UNITED STATES FISH COMMISSION.

We have again to record that we have in our labors had the hearty coöperation and support of the United States Commission of Fish and Fisheries. It has furnished us, free of charge, all the salmon eggs taken in this State. Its trained men have operated with our deputies in their investigations, and in every way possible have assisted us to advance the fishery interests. Its work in this State is of great value.

CALIFORNIA FISH AT PARIS EXPOSITION.

At the request of the California Paris Exposition Commission, we made the collection of specimens of our food fishes that was installed at Paris. We have been informed by the Commissioners that this exhibit attracted much notice, and are greatly pleased to call your attention to the fact that for this display California was awarded a grand prize.

ENFORCEMENT OF THE LAWS.

The appended statement gives a summary of the arrests made and the disposition of the cases brought by the Board. A reading of this table is interesting, and in a measure it shows the variety of work our patrol force is called upon to perform, and is the best answer to the oft-repeated question, "What do you do toward the enforcement of the laws?" This statement is made up from our docket of prosecutions, and shows in detail the date, the deputy making the arrest, the names of the defendants, the result of the hearing, the fines imposed, etc. This table shows that in the two years ending August 31, 1900, our patrol force has made 526 arrests, of which 104 entered pleas of guilty, 86 were convicted, 150 were acquitted, 62 were dismissed by the Justice or District Attorney, 76 are pending, and in 48 the defendants were unknown, but the evidence for their conviction was secured. The fines imposed for these violations give the handsome total of $5,779. Of this amount, $2,712.08 was paid to County Treasurers and $3,091.83 to the Fish Commission Fund. In addition to this showing, our force removed 23 set-nets and 430 sections of Chinese sturgeon lines from the public waters, the owners of which were never found, and the apparatus was destroyed.

Eleven thousand three hundred pounds of underweight striped bass was seized by our force while it was en route to marketmen. The fishermen who consigned these fish were unknown to us, and the fish were seized, as the consignee disclaimed it. Over 2,500 game birds, killed or possessed in violation of the law, were seized. This great quantity of fish and game was distributed among the hospitals, asylums, and charity homes of San Francisco and vicinity.

We are gratified to hand you this statement, as it clearly sets forth the efficiency of our patrol force. A better showing was never made by this Commission.

In addition to these cases, our force investigated many hundred com-

plaints, many of which proved groundless and many more in which sufficient evidence to warrant a prosecution could not be obtained.

The table referred to is as follows:

Summary of Arrests made by Deputies of the Fish Commission, and Disposition of Cases, for Two Years ending August 31, 1900.

Number of Arrests	Violation Charged With.	Pleaded Guilty	Convicted	Acquitted	Dismissed	Pending	John Doe Complaint, Parties Unknown	Fines.	Number of Days' Imprisonment
25	Killing or possession of deer during "closed season"	12	1	12				$320 00	125
4	Killing female deer or fawn	3	1					85 00	
8	Selling deer meat	4	4					330 00	
17	Removing evidence of sex from deer hide	10	2	4			1	169 00	20
6	Killing or possession of wild ducks during "closed season"	3	1	2				220 00	
18	Killing or possession of quail during "closed season"	9	2	4	1	2		250 00	40
4	Trapping quail	4						100 00	
4	Killing or possession of grouse during "closed season"	3		1				60 00	
1	Killing doves		1					20 00	
1	Possession of elk				1				
11	Catching or possession of salmon during "closed season"		4	2	4		1	700 00	12
7	Catching salmon on Saturday or Sunday	1		1		2	3	200 00	
24	Catching salmon or striped bass with small-mesh nets	1	4	5	2	11	1	600 00	
44	Possession or selling underweight striped bass	19	15	5	5			805 00	60
3	Catching underweight striped bass	3						150 00	
14	Catching trout during "closed season"	8	2	3	1			185 00	
7	Selling trout under six inches in length			1			6		
4	Catching black bass during "closed season"	4						40 00	
3	Use of explosives to kill fish	1		2				250 00	125
22	Using set-nets		2	8	6		6		
33	Using Chinese sturgeon lines			3			30		
232	Catching or possession of the young of fish (Chinese)		35	95	42	60		795 00	
4	Possession of female crabs	1	3					80 00	20
16	Possession of underweight lobsters	9	6	1				335 00	20
12	Fishing without license	9	3					85 00	
2	Dumping sawdust or slabs into waters of State			1		1			
	Set-nets removed from water and held. Owners unknown						23		
526		104	86	150	62	76	48	$5,779 00	422

23 set-nets removed from water. Owners unknown. No complaints filed.

Seized 11,300 pounds of underweight striped bass. Donated to hospitals and asylums.

Seized 2,532 game birds. Donated to hospitals and asylums.

Removed 430 sections of Chinese sturgeon lines. Owners unknown. Lines destroyed.

INSPECTION OF SHIPMENTS.

We have, so far as our force would permit, maintained a close inspection of the shipments of fish and game into the San Francisco markets. In this work, we have been given the full support of the Southern Pacific Company and Wells, Fargo & Co., who handle almost all of this freight. By an examination of these shipments we have been enabled to detect many violations of the fishing laws, and have seized many thousands of pounds of contraband fish and game that were consigned to dealers. The fish and game so seized have been donated to the charity hospitals and orphan asylums of San Francisco and vicinity, thus making the best possible use of the consignments. The loss of the fish was a direct punishment to the violators, and did as much as any other effort to discourage the illicit traffic.

Under this system of inspection of shipments, our men seized over 11,000 pounds of fish caught or possessed contrary to law, and over 2,500 game birds held contrary to law. In numerous cases the shipper was prosecuted, but in the majority of cases the shipper was unknown, and a seizure was the only punishment within our power.

DISPOSITION OF SEIZED FISH AND GAME.

We have again to call attention to the fact that the Code makes no provision for the disposition of fish or game seized because of its being illegally possessed, or for fishing apparatus used in violation of laws, whose ownership is unknown. During the past two years we have disposed of the fish and game seized by sending it to public charitable homes, and have met with no trouble in disposing of it. The fishing apparatus, nets, etc., removed have been turned over to the Justices, who have stored them, and in some cases they have been unable to reimburse themselves for this expense, with the result that they now refuse to receive them from our deputies. This is a matter that should receive attention from the Legislature.

REWARDS FOR ARRESTS.

That we might increase our force of patrolmen and still keep our expenditures within the appropriation, we issued commissions as deputies to many men in different counties of the State, who were indorsed as being reliable and capable by a Judge of the Superior Court, or by the Game Warden, of the county where they resided. These commissions carried no regular compensation to the holder, but the Board offered each of them a reward of $25 for each case in which they made arrests, regardless of their obtaining a conviction, provided the District Attorney of the county where the action was brought certified that the evidence adduced warranted the arrest. This plan has resulted in many arrests, in outlying districts, of violators of the fish and game laws who would otherwise have escaped, and has assisted materially in a more general

observance of the law. If our appropriations will permit, we expect to continue this system of payment for arrests.

FISH-LADDERS.

We have caused the inspection of the fish-ladders on the principal streams of the State, and have furnished plans for several new ladders on dams recently constructed. We know of no dams in the State that are not provided with fish-ways. Some of these ladders are not as efficient as we could wish, but as they were constructed upon plans furnished by the Commission many years ago, our authority is confined to directing their maintenance in constant repair.

THE LAUNCH "QUINNAT."

The launch belonging to the State and controlled by the Board has been in commission steadily since she was built four years ago. Last February she was laid up for a time and the original gas engine, which had not proven satisfactory, was removed, and a new and noiseless Otto engine of 20 horse-power was substituted. The old engine, with its noisy exhaust, made the presence of the launch manifest many times before she could be seen, with the result that the violators of the law had full warning of the approach of the patrol and escaped or destroyed the evidence of their guilt. The new engine delivers its exhaust aft, under the waters, without making any vibration, and uses one third less gasoline. while the speed of the boat is increased a mile and a half per hour. We paid the expenses of this alteration with moneys drawn from the Fish Commission Fund. We now have a first-class, staunch, noiseless, and speedy boat that is of great value to our patrol force.

ASSOCIATIONS FOR ENFORCEMENT OF LAWS.

The formation of clubs and associations for the enforcement of the game laws of the State and counties has become more general. The success attending these local efforts has been most gratifying. In several leading counties of the State, these associations have become strong and active, and have so influenced public opinion that any violator of the game laws is almost certain of arrest and conviction. The results of these combinations plainly exemplify that the interested public have a successful remedy for enforcing these laws. As soon as the peace officers of a county understand that there is a public sentiment back of the game laws, and determined local effort to enforce them, they will join in the effort, and not before. To foster and encourage this movement has been one of our aims. We have issued commissions to men named by these associations, and have paid the men for services rendered, until such time as the associations were able to compensate them. Thus the efforts first made in Humboldt, Fresno, Santa Clara, and Marin counties have resulted not only in the observance of the laws in those counties, but their influence has extended to many others, and in time will, we trust, cover the entire State.

EXPORTS.

The exports of fishery products from San Francisco for the past eight years are shown in the following table. The figures were furnished us by Mr. E. B. Jerome of the Customs Service:

Value of Exports of Fishery Products from San Francisco.

Article.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.
Codfish	$26,681	$21,412	$16,557	$21,945	$15,548	$13,956	$22,075	$30,549
Dried fish	34,439	27,043	39,558	20,351	28,543	37,796	32,931	40,659
Salmon, canned	1,810,567	621,336	1,766,619	2,285,711	2,382,008	2,239,602	2,400,590	1,746,859
Salmon, in barrels	46,986	44,157	43,028	42,756	49,180	65,985	64,341	76,781
Other canned fish	10,715	9,828	13,397	25,820	16,253	19,284	21,316	30,013
Oysters	9,655	7,432	7,369	7,151	8,334	7,765	16,514	34,482
Other shell-fish	226,063	188,532	167,453	179,734	173,460	181,362	127,945	172,420
Totals	$2,165,106	$919,740	$2,053,981	$2,583,468	$2,673,326	$2,565,750	$2,685,712	$2,131,763

THE MARKET SUPPLY.

The market supply of fish during the past two years has been abundant. Owing to the prosecutions we have been obliged to make against many of the market-dealers, we have incurred their antagonism to such an extent that for the first time since 1893 we have been denied access to their invoice books, with the result that we are unable to submit the customary tables showing the receipt of salmon, striped bass, shad, and sturgeon in the San Francisco markets, that have been so comprehensive and so valuable in the previous reports of this Commission.

There has been a very marked increase in the supply of striped bass, and a decrease only in the supply of sturgeon and lobsters.

SALMON.

The spring run of salmon in the Sacramento during 1899, was the largest in many years, but the fall run was lighter than for several preceding seasons, though the total for the entire season of 1899 was equal to any previous season since 1890. The spring run of this year was the equal of that of the previous spring, though the quantity offered in the San Francisco markets was less, owing to the sharp competition on the river by the rival canners and the buyers for cold-storage shipment. The run of salmon in the Sacramento River this fall has been large, and equals, if it did not exceed, the fall run during any one of the past ten years. The price of canned salmon has advanced to such a price that for the first time in the history of the salmon fishery on the Sacramento River the canners have paid over 5 cents per pound for fish. During the past season some of the canners paid as high as 6 cents, the cold-storage shippers paying a fraction more at times. This increase in price affected the market supply and increased the price to the consumers of fresh as well as canned fish. The number of men and boats engaged in this fishing on the Sacramento River during the past spring was largely increased, and the fishermen enjoyed a very prosperous season.

SALMON PACK. The following table shows the number of cases of salmon packed on the Sacramento River since 1888:

Year.	Cases.	Year.	Cases.
1888	61,200	1895	25,185
1890	25,065	1896	13,387
1891	10,353	1897	38,543
1892	2,281	1898	29,731
1893	23,336	1899	33,227
1894	28,463	1900	39,304

The entire pack of salmon on the coast in 1899 was the largest ever put up, and shippers paid the highest price in many years; but in spite of these conditions, the supply in first hands was exhausted at the opening of this year's season. This induced the active buying on the river this spring. The use of canned salmon is becoming much more general, and the supply for the world must come from the Pacific Coast, hence our salmon supply, limited though it be, as compared with the entire supply, is increasing in value and importance, and fully warrants the efforts that are being made by the State toward its increase. The opposition to the present salmon laws, referred to in our previous report, has in no way diminished, but we see no reason to modify our indorsement of the present law, unless it might be toward extending the closed season, and even this we are not prepared to request.

SALMON PROPAGATION. The salmon-egg collecting stations operated by the National Fish Commission in this State were not as successful in 1899 as in seasons past. For some, as yet, unknown reason, the salmon did not pass up the river to their accustomed spawning grounds, with the result that the total number of eggs secured was much below the average. As we are given our entire supply of salmon eggs from the Baird and Battle Creek stations, our hatch in 1900 was correspondingly small—the smallest in ten years. The United States Fish Commission is now conducting a searching investigation into the movements of the adult fish in the headwaters of the Sacramento River. This investigation may result in ascertaining the cause which led to this change in the movement of the spawn fish. At this writing the investigation has not reached a point at which an opinion can be expressed, and it is also too early to judge of the movements for this season at Battle Creek, but at Baird, on the McCloud, there is a decrease in the run of spring fish. Various causes are assigned for this condition, but as the spring run in the lower river both in 1899 and this year was the largest spring run in many years, it cannot be attributed to a decrease of fish in the river.

SPAWNING GROUNDS FOR SALMON.

With the advance of industries in the State, the establishment of mills, factories, and other plants and smelters, the natural spawning grounds of the salmon are slowly but surely being destroyed, and in time there will be no natural propagation. Even the present run could not be maintained without the work of the hatcheries, and this work will become more and more important as the destruction of natural grounds proceeds.

It is probable that in time there may not be a sufficient run of salmon up to the points where spawn is now secured to warrant operations there, and that the stations may have to be located much below the points now used, and that streams that have heretofore been of little consideration in securing eggs may become of the first importance.

We hope that this question may be entirely cleared up by the investigations now being conducted.

MOVEMENTS OF YOUNG SALMON IN FRESH WATER.

We have continued the investigations of the movements and habits of the young salmon liberated from the hatcheries. This study has been confined to their movements in the Sacramento River and Suisun and San Pablo Bays. After the young fish leave the river and enter the bay, it becomes very difficult to locate them. During the time the young fish are descending the river, we have been enabled to observe their movements with considerable accuracy. The results of these observations can be summed up as follows: They move down stream as soon as the sac is absorbed, continuing the descent, reaching tide water within a few weeks. While in clear water the descent is made at night. After reaching discolored water, they continue the downward movement both day and night. The contents of the sac contain sufficient nourishment to sustain life until they reach tide water, though they feed upon surface insects during the descent. The rate of growth during the descent is slight. They apparently have few enemies that can capture them after the sac is absorbed. We found but few fish that had caught young salmon. From the time the eggs are deposited until the sac is absorbed and they swim well, they are at the mercy of many forms of water life as well as many birds. The fry should not be liberated until the sac is fully absorbed. They should not be held after that time. After reaching salt water, their growth is rapid. Their movements after they reach the sea are still unsolved, but there is some evidence that their range in the ocean is much more extensive than is generally supposed. Marked fish liberated in the Columbia River basin in 1896 were captured in nets in Suisun Bay and the Sacramento River in this State in 1898 and 1899. This would indicate a very wide range and that the work of propagation on any stream on this coast might affect the run in all. If this be true, it is

not unreasonable to believe that the propagation carried on for so many years on the Sacramento River has been a factor in maintaining the supply taken from the Columbia, where propagation was not conducted until many years after the work was begun on the Sacramento. This study of the movements of young salmon in fresh water has been carried on jointly by the United States Fish Commission and our staff. The final detailed report of this work will be published by the United States Fish Commission, whose agents are still engaged in the study in this State. We hope to see this report within two years, as it is one of great interest to all concerned in the salmon fishery.

SALMON LAW.

In the last report of this Board we discussed, at considerable length, the present law for the protection of salmon, as the question was of great importance and the law seemed to be but little understood in some sections of the State, notably, Colusa, Butte, Tehama, and Shasta. There is still much opposition to the law, and we again present the argument in defense of the present law. The matter will probably be taken up at the coming legislative session, and we consider it important that the reasons which led to the passage of the present Act may be fully understood.

The present law—the Act of 1897—regulating the fishing for salmon affords these fish the protection their movements make necessary, as the closed season prescribed for their capture permits of their passage to and protection upon the spawning grounds. As a result, an increased number of salmon eggs have been taken at the egg-collecting stations. This law has given general satisfaction to our fisher folks, save in Tehama and Shasta counties; and we believe that the dissatisfaction existing in those counties arises from a lack of full knowledge of the habits and movements of the salmon. When the habits of this fish are carefully observed, we do not believe that any fair-minded citizen will fail to appreciate the necessity of protecting it in the waters of these counties during the months of October and November.

The salmon is anadromous. When mature, it comes in from the sea, passes to the headwaters of our large rivers, deposits its spawn, and dies. The eggs hatch, and the young fish descend the rivers to the sea, where they mature.

The salmon enter the rivers from the sea in large numbers in April and May, and again in August, September, and the early part of October. There are a few entering the rivers every month, but there are pronounced runs in the months mentioned. Those that enter the rivers in the spring, and escape the nets, because of the Saturday and Sunday closed season and the high stage of water, pass to the extreme headwaters of the Sacramento, Pitt, and McCloud rivers with little trouble, where they remain until August and September, when they spawn. The fish that enter in August, September, and the early part of October have

much more to contend with in the ascent of the streams. They are confined to the main channels, the water is of a higher temperature, shallow, and clearer; they find themselves exposed to view in the pools and upon many of the riffles, and are sought for by man and beast. These fish that enter the river in the fall do not pass up to the extreme headwaters reached by the spring run, and they spawn in October and November.

The salmon is a prime article of food when it comes from the sea and during the early part of its life in the rivers. It deteriorates in fresh water, and as the breeding season approaches becomes soft and is attacked by disease, so that but few of the fall run fit for food reach the spawning grounds of the Sacramento River in Tehama and Shasta counties.

Under the law, these fish cannot be taken after September 10th, with the result that the fishermen in the lower river are compelled to take their nets from the river and permit the salmon an unobstructed passage up to their spawning-beds in Tehama and Shasta counties, although the run is at its height, and the fish are in prime condition and demand. The fishermen, marketmen, and canners know and appreciate that a considerable number of these fish must be permitted to reach their spawning-beds in order to perpetuate the supply. Under the law, no salmon can be caught between September 10th and October 16th, and after that only in tide waters until November 15th. This opening of the tide waters to fishing on October 15th does not benefit the fishermen on the lower Sacramento River to any extent, for the reason that the run there is over before that time. The fishery interests of the Sacramento and San Joaquin rivers were agreed to a closed season until November 15th, for they receive no benefit from its opening on October 15th. Therefore, the persons who claim that the law discriminates in favor of the fishermen in Solano and Contra Costa counties during September, October, and November, and against those in Tehama and Shasta counties, are in error.

In reading the law without a knowledge of the movements of these fish in the different rivers of the State, there does appear to be a discrimination, but with this information no such contention can be maintained.

The tide-water clause of the law was enacted to permit the taking of salmon in Eel and Mad rivers in Humboldt County, where the conditions are very dissimilar to those in the Sacramento River. There is no spring run of salmon in the rivers of Humboldt County. They enter Eel and Mad rivers only in the fall and winter. The run does not begin until about October 15th, and continues until January.

Under the Constitution, regulations may not be made permitting the catching of salmon in the Sacramento River during certain months and in Eel River at a different time. It would be special legislation. The

Legislature, therefore, wisely framed the present Act, authorizing the catching of fish entering our rivers after October 15th, provided they were taken in tide water, thus permitting the catching of the run of salmon in Eel River. The fish that enter the rivers of Humboldt County in October are in prime condition, like those that enter the Sacramento River in August and September, and constitute our market supply of first-class salmon during November, December, and January. There can be no objection raised to the catching of these fish in the tide water of Eel River, as the distance is short; and by reason of the Saturday and Sunday closed season a sufficient number are permitted to ascend the river and pass to the spawning-beds to insure their reproduction.

As we have stated, the tide-water clause of the law avails the Sacramento River fishermen but little, and was enacted to enable the Humboldt County fishermen to catch the fish in Eel River, thus affording our markets a supply without interfering with the natural and artificial reproduction.

If the fish that enter the lower Sacramento River after September 10th are to be taken at all, they should be caught while they are in fit condition to market. If the change in the law desired by some of the people of Tehama, Shasta, and Butte counties (i. e., to permit them to be caught in October and November) were granted, it is not to be supposed that the fishery interests of the lower river, which is the greatest in the State, would consent that the closed season begin at the height of the run, on September 10th, and if the taking of fish in the lower river were permitted during September and October, very few would be enabled to pass up the river to Tehama and Shasta counties in the fall. The fishermen would gain but little and the salmon interest would be destroyed.

As a matter of fact, the residents of Tehama and Shasta counties are the gainers from the present law to a greater extent than any other section, and are not the losers, for the reason that the principal salmon-propagating station is carried on at Battle Creek, in Tehama County, near the Shasta County line. The State and National Fish Commissioners expend 100 per cent more money and employ 100 per cent more men in that section than were interested there in this fishery before the law was passed. The Commissioners expended at the Battle Creek station over $5,000 in 1895, $7,500 in 1896, and $10,000 in 1897 for labor and material in collecting salmon eggs. The laborers employed were mainly residents of Tehama and Shasta counties. The fish taken at the station that were fit for food, after being manipulated, were given away to whoever applied for them—over six hundred families were given fish in 1897. Thus, hundreds of residents of these counties were benefited, and most of these people would have received no fish under an open-season law.

Our contention, then, is that a greater number of the residents of Tehama and Shasta counties reap benefit from the present law than from the old. The fishery produces more money to the county, more men find employment and for a longer period, and the salmon interest of the State is fostered instead of being destroyed. As it is necessary to protect these fish during the spawning period, it is fortunate for the counties of Tehama and Shasta that the State expends its moneys each season among their residents for the propagation of salmon. We submit, therefore, that the present law should not be changed or amended in any particular, since for the first time in the history of the State we have a law that permits the marketing of the greatest number of salmon possible, and yet gives these fish the protection necessary for their propagation, and which they must have in order to perpetuate their run. Under this law, the markets are supplied with an abundance of fish in prime condition, the hatcheries are filled with all the spawn they can handle, and if the provisions made by the State for disposing of the fry produced are executed with care, the run of salmon must increase.

We are constantly asked what proof we have that the work of propagation of salmon has been of benefit to the State. In reply, we refer to the figures of the number of pounds of salmon sold in the San Francisco markets each year. These figures are reliable so far as they go, but they do not show all of the fish marketed in that city. They have been taken by our deputies from the invoice books of only the leading fish-dealers. It may be added, in passing, that only these leading dealers keep any record. While these figures do not show a remarkable increase from year to year, they do show an increase; while before the State began the work of propagation, the records show that the fish were diminishing from year to year, and at an astonishing rate. Had the State failed to take up this work, the product of our rivers would have ceased by now. As it is, the Sacramento River is the only salmon river on the coast that shows an increase year after year. Some critics of this work have expressed surprise that the work of propagation has not produced greater results. We think they lose sight of the fact that fishing has increased; that irrigation and cultivation of our valleys have cut off the extent of fish-rearing waters; that with the increasing settlement of our lands, natural production has almost ceased; and that in the natural order of events there would be no run now but for the propagation which the State has carried on. We do not desire to be understood to say that there is a marked sentiment which questions the success of the State in this line of its work, for the converse is true. The interest of our people in this work continues to increase.

THE CAPTURE OF SHRIMPS AND SMALL FISH.

There has been no change, since our last report, in the methods used by the Chinese fishermen in taking shrimp from our bays. We have made great effort to control this situation and have made many arrests. In the prosecutions which have followed, we have been met by a strong organization which has fought every inch of the way, and in every known method under the law, and owing to the weakness of some of the Justices, most of the prosecutions have failed.

The injury to the fishing interest of the State wrought by these unprincipled aliens is great—so great that there is an urgent necessity for a change in the present laws, under which these men will be absolutely prohibited from fishing during the summer months. In our last report we submitted this matter in detail, showing that the average daily catch of young fish at one Chinese camp of seven boats amounted to over 22,000 pounds per day. There are thirty-three boats engaged in this fishery. Their destruction of small fish from May to October amounts to millions of pounds. Our patrol force was almost exclusively engaged in watching these Chinamen during the summer, and consequently was prevented from attending to the other less harmful, though illegal, methods in use by other market fishermen. At the last regular session of the Legislature, we advocated the passage of an Act prohibiting the taking or possession of shrimp from May to September, as the passage of such a law is the only measure which will prevent the present destruction of small fish; but through the organized efforts of the paid attorneys of the Chinese, the bill was defeated. We still believe the passage of such a law is necessary, and we urgently request that you make such a recommendation to the Legislature, as we believe it to be the most important step necessary toward the better preservation of our fish, and that without such legislation the present destruction of small fish will continue.

In our previous report, in commenting on this fishery after a review of the Chinese methods, we said: "During the season of 1897, we caused a very careful inspection of the Chinese shrimp fisheries, in order to ascertain the nature and weight of their catch. For this investigation, we employed Mr. N. B. Scofield, of Stanford University, who was indorsed by Dr. David Starr Jordan. The inquiry was carried on for a period covering several months. In order that this fishery may be fully understood, we make the following extract from Mr. Scofield's report for July, 1897:

"The Chinese shrimp boat is of Chinese make and pattern, and is 40 feet long by 10 feet on the beam; it carries a 30-foot mast, which bears a typical Chinese sail. The crew is invariably made up of five men.

"The fishing is done by means of bag nets made in China expressly for the shrimp fishing. Each net is about 20 feet across its mouth, and narrows quickly into a narrow

bag about 40 feet long. The end of the bag is open, so that the contents of the net can be easily let out by untying a string which holds the opening closed. Near the mouth of the net the mesh is large (about 2-inch), but it gradually grows smaller till in the last half of the bag the mesh is ½-inch.

"Each boat operates from twenty to thirty nets, which are set on the bottom with their mouths against the current. Some position is selected in the channel where the current is strong, and here a line is stretched across the current—lying on the bottom and anchored at either end and occasionally in the middle—the position of the anchors marked by buoys. The nets are set along this line, usually at low tide, and are taken up again at the next high tide; depending on the current to drift the shrimps into the nets.

"By a special contrivance the nets can be set and taken up without the anchors by which they are held in place.

"In drawing in the nets the fishermen pull up one end of the line to which the nets are attached and pass it over a pulley at the bow of the boat and reel it in by a windlass in the stern. As each net comes up to the surface at the bow of the boat, it is unfastened from the line and carried around to the side of the boat, where it is pulled up by hand and its contents dumped into the boat. The nets are taken ashore and dried, and at the next low tide a second set of nets is taken out, each boat having two sets.

"The number of shrimps caught by each boat varies greatly. At some time they catch only a couple of baskets, which weigh about 90 pounds each; at other times, when everything is favorable, they catch as high as eighty baskets. These numbers include everything caught.

"The shrimps when brought into the camp are first boiled in large open vats. Salt water is used for the boiling, coarse salt being added in large quantities. After boiling about thirty minutes they are spread out on the ground to dry. After they are sufficiently dried they are swept together and rolled thoroughly with heavy cleated rollers, which break the shells away from the 'meat' of the shrimp. Then, after a process of alternate sifting and beating and picking over by hand and running through a fanning mill, the 'meat' is gotten out. For this dried shrimp meat the fishermen get 8 cents a pound in San Francisco. The shells and other impurities are saved and are made use of as a fertilizer, and with the rest of the shrimp product are sent to China.

"A few shrimps are taken at this San Rafael fishery and sent fresh each day to the San Francisco market.

"The time of setting the nets varies. Sometimes the best catch is made while the tide is running out; at others, the catch is equally good for the outgoing and incoming tide—due probably to a general movement of the shrimps, independent of the current.

"When the catch is large the men stay at the nets and pull them in every hour or two.

"The average catch per day for each boat at the San Rafael fishery during the last two weeks of July was 70 baskets, each basket weighing about 90 pounds, making in all 6,300 pounds. The average number of boats out each day was seven, making in all a daily catch of 44,100 pounds. For fifteen days this number is swelled to 661,500 pounds. One half of this consisted of small fish, principally of the following species: *Osmerus thaleichthys* (smelt); *Engraulis mordax* (California anchovy); *Porichthys notatus* (midshipman); *Lepticottus armatus* (sculpin).

"The small *Osmerus thaleichthys*, about 2½ to 3½ inches long, were very abundant, making up over one fourth of the entire catch. The estimated amount of these young smelt taken in the last fifteen days of July is 165,375 pounds, or about 16,537,500 small fish. It is more than probable thas this particular smelt is the principal food of the young salmon descending the Sacramento River.

"When the nets come to the surface of the water these small smelt are dead, so that to throw them back would do no good. The only way to prevent this destruction would be to stop the fishing entirely during the time from April to October when these fish are so abundant.

"The Chinamen save a good many of these young smelt, drying them on trays. They say they get 10 cents a pound for them.

"During July they caught but few flounders. These were saved and dried, along with a few sculpins, etc., which are not eaten by any one else. During May and June the catch of flounders is very much greater than at the present time.

"There is but one way to effectually stop this destruction of small smelt, and that is by prohibiting the catching of shrimps during the time when the young smelt are found in the bay, namely, April to October. The necessity for the passage of such a law should be impressed upon the Legislature. Fully 80 per cent of the catch of the shrimp-fishermen is dried and sent to China. Why should our bay be depleted of small fish that the Chinese may carry on this export? We have caused the arrest of many of these shrimp-fishermen, and have maintained as close an inspection over their work as our force would permit, and by this means have to a considerable extent limited their destruction of small fish; but their camps are so scattered around the bay that the patrol has not been as effective as could be wished. The consumption of shrimps in a fresh state is considerable. They furnish a valuable and cheap food to a large number of people, but they cannot be taken without the destruction of other fish. The young fish are present in San Francisco Bay in considerable numbers between October and May, and during that time our markets are well supplied with an abundance of food fish, so that our people would not materially feel the withdrawal of shrimps during that time.

"No other of our fishery interests so urgently demands the attention of the Legislature as this, for unless there is a closed season placed upon this fishery it will be but a few years when the fish-food most desired by the spawning fish in the bay will be entirely destroyed."

THE SPINY LOBSTER, OR CRAWFISH.

The supply of spiny lobsters is far short of the increasing demand, and unless the laws protecting this valuable fishery are amended so as to give them absolute protection during their spawning period, they will become extinct. The present enactment does not extend over the breeding season. We believe it to be absolutely necessary that there should be a closed season from April 1st to August 15th, and that the taking at any time of any egg-bearing female should be prohibited. The existing limit as to size should also be retained. Santa Barbara County has already passed an ordinance closing the season from April 1st to August 15th, and the Board of Supervisors of that county addressed us a letter under date of June 6th last, urging upon our attention "the desirability of having similar regulations set forth in the State laws." From this cause and from our own observations, we recommend the enactment of such a law.

STURGEON.

The supply of sturgeon continues to be far below the demand, and it is now one of the highest priced fish in our markets. It is remarkable that only a few years ago, large numbers of these fish were annually destroyed by the river and bay fishermen as being of no market value, while during the past five years their flesh has been selling for higher prices in our

markets than that of salmon or striped bass. The present regulations for their protection have been in effect for five years, and stringent as they appeared then, they have proved totally insufficient, and the supply has continued to decrease. If this valuable fish—one of the most valuable on the coast—is to be preserved and permitted to increase in our waters, it can only be done by prohibiting their being taken or possessed at any time.

Experiments in the propagation of sturgeon are being conducted in the United States, Germany, and Russia, but up to this time with very limited success. If they are to be restored in our waters, it must be by natural increase. For these reasons we recommend the passage of an Act at the next session prohibiting their being taken for an indefinite period.

BLACK BASS. The distribution of black bass during the past two years has been confined to stocking suitable waters in the southern section of the State, where we liberated 12,500 black bass fry during the period covered by the report. Our work on the lower sections of the San Joaquin and Sacramento rivers was discontinued during this period, for the reason that so many calls were made from other directions for our appropriations that we could not give this matter the attention which it perhaps deserved, and partly for the reason that we decided to first study the results of our extensive operations in this behalf in prior years. From reports reaching this office, we have every reason to believe that this most desirable game and food fish has found a congenial home in the valley sections of the San Joaquin and Sacramento rivers. We believe it has already become a permanent addition to the life of these waters, and will appear in increasing numbers each year. The increase of the bass will mean the decrease of the carp and other undesirable species. We are about to institute a careful examination of these waters in respect to black bass plantings.

TRUCKEE RIVER. The establishment of a large pulp and paper mill and an electric power plant on the Truckee River has been the cause of much speculation regarding their effect upon this great fishing stream. We have caused the construction of suitable and effective fishways on the dams of the paper and electric power companies, and we have investigated carefully the methods in operation by the paper company, and find that the waste or residue that passes from the paper mill or from their escape pipes or drains contains no poisons of sufficient quantity to kill fish. Thomas Price, the well-known chemist, whom we employed to analyze the waste waters passing from the dumps of the paper company, reported that the waters were harmless so far as endangering life of fish or animals was concerned. The river may at times be discolored from the refuse that

passes from the mills, but it is as harmless as mud. It may, and at times probably will, interfere with the anglers by discoloring the water below the mill, but the Commission is powerless to prevent the company from passing this colored matter into the river, as it is not injurious to fish.

The electric power company does at times take all of the water from the main bed of the river on the line of the property which they own, but that also is within their vested rights. At the time the spawn fish are running, there is sufficient water passing the ladder to admit of the free passage of fish.

We believe that the conditions on the Truckee are more favorable for anglers than in recent years, for the placing of ladders on the dams in the river in Nevada has permitted, for the first time in many years, the free passage of the spawn fish from Pyramid Lake.

EEL RIVER HATCHERY.

We operated the hatchery on Price Creek—a tributary of Eel River in Humboldt County—during the two seasons covered by this report, with a total output of 9,000,000 salmon fry. This station is well located. The water-supply, as now arranged, is good and considered reliable. At the last regular session of the Legislature, we were given a special appropriation of $1,500 for the enlargement and improvement of this hatchery, which was built in 1897, mainly through donations of materials and labor of residents of Humboldt County. We have used this money in paying for a lease of the grounds for twenty years, constructing a 30-foot addition to the hatchery building with equipments, improving and enlarging the water-supply, building settling ponds to clear the water during freshets, and in constructing and furnishing a cottage for the superintendent. All of the buildings have been painted. By the addition of these improvements, the State now has as neat and well-equipped hatchery station at this point as can be found upon the coast. We believe that the construction of rearing ponds at the station would add materially to its efficiency. The ground leased offers unusual advantage for the construction of such ponds at slight expense. We are also of the belief that a large number of steelhead eggs could be taken from Price Creek at the hatchery dam, as the run of spawn fish at this point during the spring months is large. With our present appropriation, we are obliged to close this station by March 15th, consequently are unable to take up this branch of the work. The value of the steelhead run in Eel River is next in importance to the salmon of Humboldt County. Upward of half a million pounds of steelhead are annually marketed outside of the county. If we were given yearly a $1,000 special appropriation for this work, we could produce excellent results on Eel River. The question is of importance to the people of Humboldt County.

The output from this hatchery was liberated in Eel River and Price Creek. The streams adjacent to this station afford unexcelled opportunities for the successful liberation of young salmon.

The following is a summary of the two years' operations:

Summary of Distribution of Salmon from Eel River Hatchery during years 1899 and 1900.

	1899.	1900.	Total.
Salmon	8,202,000	885,000	9,087,000

SISSON HATCHERY.

The hatchery located on the headwaters of the Sacramento River at Sisson is now one of the largest and best equipped fishery stations on the coast. As a rearing place for salmon and trout, it has no superior. With the aid of the special appropriation of $2,000 made at the last regular session of the Legislature, for the enlargement and improvement of this station, we purchased five acres of ground adjoining the hatchery grounds, with additional water-supply, and remodeled the hatchery building, increasing its capacity and equipment. Upon the lands purchased, we constructed additional ponds for holding breeding fish and rearing their young. For the wooden flumes, which carried the water-supply, we have substituted stone pipes, placed underground, which give us better control of the supply and which add much to the appearance of the grounds.

By having additional ponds, we have been enabled to increase our stock of breeding fish. We are rearing thousands of rainbow trout and expect the coming season to take eggs from this most desirable variety of trout from our own stock. Heretofore the Board has depended entirely upon the fish trapped from spawning streams for its yearly supply of the rainbow. The supply each season is necessarily uncertain, so that by being able to hold spawn fish in ponds on the hatchery grounds, the output will be increased.

The Sisson hatchery and grounds are now one of the leading attractions of the beautiful Shasta region. Many thousands of tourists visit the place every season.

There should be a dwelling-house on the grounds. At present the employés are obliged to live elsewhere, and the hatchery and ponds with their valuable contents are left unguarded during the night. At all similar stations in other States, provision has been made for the attendants to live on the grounds. We believe such a dwelling at Sisson is necessary, and request that the Legislature appropriate $3,000 for the purpose.

The output of fish from Sisson hatchery for two years was 17,370,500, and is shown in detail in the following table:

Summary of Distribution of Fish from Sisson Hatchery during years 1899 and 1900.

Species.	1899.		1900.
	Fry.	Yearlings.	Fry.
Salmon	13,032,000		1,651,000
Mykiss trout	1,008,000		90,000
Rainbow trout	230,000		560,000
Loch Leven trout	246,000		264,000
Brown trout	76,000		136,000
Eastern Brook trout	5,000		6,000
Mackinaw trout	47,500		
Landlocked salmon		19,000	
	14,644,500	19,000	2,707,000

TAHOE AND TALLAC HATCHERIES.

The hatcheries located at Tahoe City and Tallac, on Lake Tahoe, were operated during the season in 1899 and 1900, with trout spawn collected from fish taken from the lake at the mouth of Taylor Creek at Tallac. The run of spawn fish at this point during both seasons was very large, and our force could have doubled the number taken had our hatchery room permitted. This run of spawn fish clearly proves the value of the work performed by the Commission at Lake Tahoe. Ten years ago the Board's efforts to secure spawn resulted in an annual take of less than one million. Now we could take many millions more than we do if our appropriations permitted. The fishing in the lake has increased most notably and now affords excellent sport to the thousands of visitors, besides a ready supply for use in the markets of the State.

In September, 1899, we purchased of J. K. Sharp thirteen acres of land at Tahoe City, covering the site of the hatchery located there, and the springs that furnish the water-supply. Heretofore we rented this land of Mr. Sharp. The purchase price for the land was $1,000. It was paid for by moneys drawn from the Fish Commission Fund. As regards the location, it is one of the best on the lake, and the only one near Tahoe City where we could control a water-supply.

To overcome some of the hardships of the spawn collection at the lake, which is made in April during cold and stormy weather, we caused a comfortable cabin to be built on the beach at the mouth of Taylor Creek. M. Lawrence granted the State a free lease of the lands occupied.

The following table exhibits the number of trout distributed from the Tallac and Tahoe hatcheries in 1899 and 1900:

Distribution of Fish and Eggs from Tahoe Hatchery.

Year.	Mykiss.		Rainbow.
	Fry.	Eggs.	Fry.
1899	1,216,350	2,100,000	.....
1900	840,500	650,000	185,500
Totals	2,056,850	2,750,000	185,500

Distribution of Trout from Tallac Hatchery.

Year.	Mykiss Fry.	Rainbow Fry.
1899	1,093,000	.....
1900	985,000	41,000
Totals	2,078,000	41,000

PROTECTION OF TROUT IN LAKE TAHOE.

In our previous report, we called attention to the fact that the Supervisors of Placer and El Dorado counties had, by ordinance, prohibited the taking of trout from Lake Tahoe, or its tributaries, until June 1st. We regret to record that for reasons unknown to us, this ordinance has been repealed in Placer County, and that during April and May of this year the fishermen killed many thousands of fish that were on their way to their spawning grounds. These fish at this time are soft and of little value as food, and their destruction is a great loss to the lake.

The only action that can save them lies with the Supervisors of Placer and El Dorado counties, and all persons interested in maintaining the fish supply of Lake Tahoe should exert themselves to induce the Supervisors to reënact the ordinance closing the season until June 1st.

THE WAWONA HATCHERY.

As heretofore, the hatchery located near Wawona, in the Yosemite National Park, was operated during the spring and early summer months, for the propagation of trout for the lakes and streams of this wonderful region. Owing to the absence of the regular detail of United States cavalry in the reservation, our distribution was not as extensive as usual. During the year that General Young and Major Benson were in charge of the army patrol, they undertook the distribution in the remotest lakes and streams of the Park, using their well-equipped pack animals for the work. In the absence of their assistance, we were obliged to confine our distribution to the waters that could be reached by wagon, with the result that these waters received an unusually large stock of young fish during the past year.

STATEMENT OF FISH PLANTED

BY THE

BOARD OF FISH COMMISSIONERS OF THE STATE OF CALIFORNIA SINCE THE ORGANIZATION OF THE COMMISSION.

Year	Quinnat Salmon (*Oncorhynchus tshawytscha*).	Penn's Salmon (*Salmo penni*).	Salmon (*Salmo salar*).	Land-locked (*Salmo sebago*).	Salmon (*Salmo salar*).	Trout. Rainbow (*Salmo irideus*).	Trout. Cut-throat (*Salmo clarkii*).	Trout. Brook (*Salvelinus fontinalis*).	Trout. Dolly Varden (*Salmo parkii*).	Trout. Loch Leven (*Salmo trutta*).	Trout. Steelhead (*Salmo gairdneri*).	Trout. Mackinaw (*Salmo amethystus*).	Trout. Grayling (*Thymallus tricolor*).	Trout. Brown (*Salmo fario*).	Shad (*Alosa sapidissima*).	Whitefish (*Coregonus clupeiformis*).	Striped Bass (*Roccus lineatus*).	Catfish (*Ictalurus punctatus*).	Carp (*Cyprinus carpio*).	Sacramento Black Bass (*Micropterus salmoides*).	Largemouth Black Bass (*Micropterus salmoides*).	Perch (*Perca flavescens*).	Yellow Perch (*Perca flavescens*).	Crappie (*Pomoxis annularis*).	Golden Shiner (*Notemigonus chrysoleucas*).	Chinook Perch (*Stizostedion vitreum*).	Chub (*Gila robusta*).	Eastern Lobster (*Homarus americanus*).	Silver Fish (*Carassius auratus*).	Minnow (*Leuciscus* sp.).	Tautog (*Tautoga onitis*).	Blue Crab (*Callinectes sapidus*).	Diamond-back Terrapin (*Malaclemmys centrata*).	Eastern Oyster (*Ostrea virginica*).	Totals.
1871															*15,000																				15,000
1872							22,000		*6,000							*25,000																				53,000
1873															*35,000																				35,000
1874	850,000	*895																	*144		*85						*16	*4	*12							850,560
1875	2,000,000								*69,000							*80,000																				2,080,000
1876	2,000,000														*99,000																					2,099,000
1877	2,200,000						45,000		*128,000						*110,000	*250,000		8,400	*88																	2,796,488
1878	2,500,000		*50,000				33,500		*70,000						*115,000																					2,768,500
1879	2,300,000						61,200		50,000							*505,000	*150	39,000			*22						*21	*4,000								3,019,383
1880	2,225,000						32,000								*240,000			10,050	*238-12																	2,548,800
1881	2,420,500		*20,100				23,000								*220,000	*250,500		2,962																		2,917,362
1882	1,680,000																*500	500	71												*10					1,680,381
1883	600,000						95,000								*500,000			300																		1,195,300
1884			*25,000				214,000											500																		239,500
1885							150,000																													150,000
1886	1,200,000						100,000																													1,300,000
1887	200,000						2,000,000	500,000																												2,700,000
1888	1,290,000						50,000	601,000																							*332					1,941,332
1889	2,168,000							1,027,000													500															3,195,500
1890	1,320,000						996,000	873,000	*82,000												357															3,272,357
1891	2,798,250							88,000																												2,886,250
1892	2,651,000						506,500		*317,000												155															3,474,655
1893	2,554,450						784,000	106,000	*251,500												156										*98,000					3,739,105
1894	7,776,400						1,080,240	2,183,350	*265,000												9,350															12,115,940
1895	3,435,000						248,500	3,803,000	*197,000	5,000	*374	*65,000									20,675	*1,450														7,775,039
1896	15,283,183		*250				434,000	3,068,650		2,000	*1,697	*300	*105,000								1,571	541	27	454	116	253		*89								Barrels. 19,498,042
1897	17,268,000							3,783,000	30			14,109	98,000	149							16,762	955						*271					*565	*162			21,181,564
1898	31,453,388			700			667,000	3,417,200	*85,000			260,000	7,000	6,000							8,330					12,000											35,912,318
1899	22,214,000						275,000	3,827,350	5,000			246,000	47,500	76,000							8,000																26,698,850
1900	2,538,000						883,000	2,385,500	6,000			312,000		136,000							4,500																6,213,000
Totals	132,928,171	895	96,050	8,658,540	27,136,350	1,521,030	7,000	834,130	217,800	323,150	834,000	1,540,580	459	61,256	769	70,452	2,940	27	454	116	12,253	16	717	4,022	13,000	829	162	120	25	174,374,002					

* Italics show fish and eggs that were brought from without the State.

Few branches of the Commission's work during the past six years have produced more satisfactory results than the plants of trout from the Wawona hatchery. The many streams and lakes of this beautiful park that were barren of any fish life six years ago, now afford an abundant supply to the tourist and camper who visit them in increasing numbers each year. This section is fast becoming a fisherman's paradise.

The following is a summary of the work at this section, the total output for two years being 1,090,000 trout fry:

Distribution from Wawona Hatchery.

Year.	Rainbow.	Mykiss.	Loch Leven.
1899	45,000	430,000	48,000
1900	97,000	470,000	.....
Totals	142,000	900,000	48,000

SIMS STATION.

In the last report of this Board, we made record of our operations on the Sacramento River in attempting to take rainbow trout spawn from the tributaries of the river near Sims. We again endeavored to take spawn during the season of 1899, and again failed, and abandoned the location and determined to try at a point on the Truckee.

Our expenditures made at this point were paid by the Southern Pacific Company.

THE SPAWN STATION ON TRUCKEE RIVER.

Following the failure of our attempt to take trout spawn from the Sacramento River, and still desiring to increase the output of rainbow trout fry, we selected a point on the Truckee River, known as the Essex Dam, near Verdi, Nevada, where we constructed a cheap building and fitted it as a hatchery for holding the eggs until such time as we could ship them to Sisson and Tahoe. The lease for the land used was donated to the Board by Mrs. Margaret Foulkes of Verdi, Nevada. The spawn fish were collected from the river by means of traps placed near the fishway on the dam directly in front of the hatchery building. The run of rainbow trout at this point was an agreeable surprise to us, and was made possible by the action of all the owners of dams in the river in Nevada in placing fish-ladders on the dams, and by the efforts of the peace officers of Nevada, who enforced the closed season. The Truckee River rises in California, its head being in Lake Tahoe. It passes for many miles through the mountains of California and then runs into Nevada, emptying into Pyramid Lake, so that both Nevada and California are intimately concerned in any action that will lead to the betterment of the fishing interests of the river.

The authority for our operations at this point was granted by the County Commissioners of Washoe County, Nevada, who appreciated the

fact that California and Nevada are jointly interested in improving the fishing conditions of the Truckee River. For this reason the authorities of Nevada willingly gave us permission to operate there. In addition to granting us this authority, the Commissioners exercised their power to have the laws enforced in Nevada. Without this action on their part we could not have operated in Nevada.

We began taking fish from the traps at this station February 15th, and commenced taking eggs on the 24th, continuing operations until May 1st, when the traps were removed. During the season we caught and manipulated 811 rainbow trout, of which 312 were males of an average weight of 1½ pounds, and 499 females of an average weight of 2 pounds. From the latter we expressed 538,000 eggs.

In addition to the rainbow trout taken, we caught in the traps 2,280 mykiss trout of an average weight of 3½ pounds. For lack of hatching room we only spawned 218 mykiss, taking 500,000 eggs. The balance of these fish were liberated in the river above the traps. The total number of eggs collected at the station was 1,038,000, of which 227,500 were shipped to Sisson hatchery, and 256,000 to Tahoe hatchery. The balance, 554,500, were hatched and liberated in the Truckee River near Verdi in Nevada.

We hope to so retain the good will of the officers and citizens of Nevada as to be permitted to operate this station indefinitely. So far as trout propagation is concerned, there is no stream so naturally prolific and so responsive to propagation and protection as this queen of our mountain streams. It is hoped that such legislation will soon be enacted as to prohibit the market fishing which is incessantly practiced in this stream.

SHOVEL CREEK STATION.

During the spring of 1899 we collected 357,000 rainbow trout eggs from Shovel Creek station in Siskiyou County. We again operated this station during the spring of 1900, securing 640,000 rainbow trout eggs. The eggs secured each season were hatched at Sisson and Wawona hatcheries, with the exception of 25,000 each year which we hatched and liberated in Shovel Creek. Authority to operate at Shovel Creek was granted by the owners of the property, Messrs. Edson Brothers, who generously gave us the free use of their grounds.

SEA-LIONS

For many years, the fishery interests have strenuously complained of the damage done by sea-lions in the bays and rivers of the State. This Commission has had the subject under consideration for many years. During the fall of 1898 and the spring of 1899, the salmon fishermen made repeated calls upon us for relief in this behalf, claiming that the sea-lions were appearing in the bays and lower rivers in increasing numbers, and that they followed the salmon from the ocean for more than 100 miles inland.

The managers of the canneries and the buyers for the San Francisco markets joined in these requests. Our patrol force corroborated the statements, and alleged that the territory covered by them swarmed with these animals. Formerly the sea-lions were hunted for commercial purposes, but their hides and oil no longer find a profitable market and the industry has failed, in consequence of which they have greatly increased in number. In answer to these various complaints, we caused to be published in the press of San Francisco a call for a meeting of all persons interested in the question to consider the evidence that might be offered regarding the damage caused by these animals. Dr. David Starr Jordan and Dr. Charles H. Gilbert of Stanford University were invited, as was Dr. H. W. Harkness of the California Academy of Sciences. The meeting was held in the assembly room of the Mills Building in April, 1899. It was attended by the gentlemen above named, and by representatives from the river and bay fishermen, marketmen, and managers of the canneries. Petitions were presented, signed by every licensed fisherman engaged in the vocation in the territory subject to depredations of the sea-lions. Dr. Jordan, in addressing the meeting, said that he "appeared as the attorney for the sea-lions." Voluminous evidence was submitted regarding the destruction wrought by them. In closing the discussion, Dr. Jordan stated that he was convinced that much damage had been done, and was being done, by the sea-lions; that the fishery interest had been patient, and that he entered a plea of guilty for the brown sea-lions (*Zalophus*), and indorsed the request to the extent that the Commission take steps to kill two thirds of the males to be found on the rookeries. The managers of the canneries on the river stated that they would pay one half the total expense incurred in reducing the number of the herds, if the Commission would undertake the work. Following the meeting, the Board determined to undertake such reduction.

As the Farallone Islands and the rookery at Año Nuevo are Government lighthouse reservations, we wrote on April 25, 1899, to Hon. Lyman J. Gage, Secretary of the Treasury, for permission to place deputies upon these reservations to kill sea-lions. This permission was granted on April 27th, and on June 1st, after our deputies had been dispatched to the islands, the permission was suspended by wire and afterward revoked. Considerable correspondence has passed between the Departments at Washington and ourselves, in which other gentlemen interested in the question were drawn. As the necessary permission to land deputies is still suspended, we believe it due to ourselves and the public that this correspondence be set forth in full, so that all may be familiar with the merits of the question. It may be added that our activities have been exerted, nevertheless, to the destruction of a large number of these animals upon such rookeries and other places along our coast as

are not subject to the control of the Treasury Department of the United States. The effect upon the salmon industry is already apparent, inasmuch as, since the summer of 1899, the number of sea-lions present in the bays and rivers has been much less than formerly.

SAN FRANCISCO, CAL., April 20, 1899.

HON. LYMAN J. GAGE, *Secretary of Treasury, Washington, D. C.:*

SIR: The Board of Fish Commissioners of the State of California, of which the writer has the honor to be President, has made an exhaustive investigation of the depredations committed by the sea-lions of our adjacent coast upon the food fishes of our waters.

From all testimony, practical and scientific, that we have taken in the premises, we learn a most serious injury is done by these beasts to the fishery interests of the coast. We have, therefore, determined to reduce the numbers of the animals upon the various rookeries adjacent to San Francisco, excepting the Seal Rocks at the Cliff House. These rookeries are most of them within the lighthouse reservations, more particularly at Año Nuevo, Farallone Islands, Point Reyes, and Point Arena.

We understand that a Treasury regulation prohibits trespass for this purpose upon these reservations, and we respectfully request that an order be issued to the inspector of this district, granting permission to this Board to send one or more deputies to these places for the purpose hereinabove indicated.

We have the benefit of the views of Professor David Starr Jordan of Stanford University, one of the world's leading ichthyologists, and the views of Dr. Harkness, President of our Academy of Sciences, and they all indorse the work we propose to undertake. Dr. Jordan has, also, expressed a desire to visit the rookeries on the Farallone Islands with our deputies for the purpose of making further study of the animals.

The State of California has for many years been engaged in the propagation of salmon at great expense to its taxpayers, and, from all the testimony adduced, it is proved that these lions destroy as great a percentage of the output as do our fishermen and packers.

There are at times as many as 10,000 of these lions upon the Farallone Islands, within thirty miles of the Golden Gate. It is estimated that they each consume from 50 to 150 pounds of fish per day, from which you may readily appreciate the enormous inroad they make upon our supply.

Many years ago it was profitable to hunt these animals for their hides and oil, but the market conditions are so changed that it is no longer profitable, and, in consequence, these herds have become greatly augmented and are a serious menace to the fishery interests.

It is important that this Commission be granted this permission at the earliest moment possible, in order that the work may be prosecuted during the months of May and June, when the animals are more numerous than at any other time, and which are their breeding months. We would therefore respectfully request that your orders be comprehensive enough to permit our deputies to go to the Farallone Islands upon the lighthouse tender, if it may be done without any inconvenience to the Service.

I inclose herewith, a clipping from "The Call" of this date. Similar articles appear in all of our papers.

In the hope that the matter may have your early and favorable consideration, we remain,

Yours respectfully,

CALIFORNIA FISH COMMISSION.
By ALEXANDER T. VOGELSANG, President.

I respectfully beg to join in the request of Hon. Alex. T. Vogelsang, President Board of Fish Commissioners, of the State of California, and hope that you will not find it inconsistent with the good of the public service to grant the prayers of the petitioners.

GEO. C. PERKINS, U. S. S.

Under date of April 27th, the Lighthouse Board notified us that our request to land deputies upon the Farallones and Año Nuevo rookeries had been granted. Commander Sebree, U. S. N., Inspector of the District, forwarded us rules for the guidance of our men. On May 15th we sent two capable men, with two months' provisions, to the Farallones, with instructions to kill all the males possible. They were experienced sea-lion hunters, and recommended that it was advisable to refrain from shooting until the "pupping" season began. On June 1st we received the following summary note from the Inspector:

SAN FRANCISCO, CAL., June 1, 1899.

Board of Fish Commissioners, State of California, Mills Building, San Francisco:

SIRS: The following is a copy of a telegram received this day from the Lighthouse Board:

"WASHINGTON, D. C., May 31, 1899.

"*Lighthouse Inspector, San Francisco, Cal.:*

"Board suspends authority contained in letter of twenty-seven April to land deputies to kill sea-lions, till further orders.

"PERRY, Naval Secretary."

In compliance with the above you are informed that the authority to keep deputies on the lighthouse reservations at Farallone and Año Nuevo islands for the purpose of killing a part of the sea-lions is suspended, and you are requested to recall the deputies as soon as they can be notified.

I will notify the keepers to send the deputies off the reservations upon the first opportunity.

Respectfully,

U. SEBREE,
Commander, U. S. N.,
Inspector.

C. H. F.

Upon receiving this order, we dispatched a sloop to the Farallones to bring our men ashore. They had done no killing of any extent up to that time, as they were waiting for the "pupping" time, when these animals will stand fire. Our men were called from Año Nuevo reservation also, and we wrote to the Secretary of the Treasury, as follows:

SAN FRANCISCO, CAL., June 3, 1899.

HON. LYMAN J. GAGE, *Secretary of Treasury, Washington, D. C.:*

SIR: The Board of Fish Commissioners of the State of California yesterday received notice, through the Lighthouse Inspector at this point, that the permit granted this Board to land deputies for the purpose of killing sea-lions upon the lighthouse reservations adjacent to the port of San Francisco had been suspended by a telegram from Washington, and we were ordered to remove our men from the lighthouse premises. The order has been complied with.

We beg to recall to your attention our letter of 20th of April, in which we set forth our views upon this subject and the reasons for asking the permit. Our letter was fully indorsed in the handwriting and over the signature of United States Senator Perkins. In response to this letter, under date of 27th of April, signed by the Acting Secretary, the petition was granted. Thereafter, through Commander Sebree, your inspector at this port, arrangements were made, under regulations prescribed by him, by which we were privileged to send two men to Año Nuevo and two men to the Farallone lighthouse. These men have been upon the grounds for a fortnight and have not accomplished the object of their visit, inasmuch as the seal herd is not yet fully congregated upon the rookeries. Your order for us to discontinue comes as a great surprise to this Board, and we are utterly at a loss to account for the revocation of our permit. This action

has caused us great inconvenience and considerable expense. If not inconsistent with the rules of your Department, we should like to be favored with the reason for the revocation. We trust, however, that the permit may again be granted, and at once, for the reason that this is the season when we may better and more economically accomplish our object, which is not the extinction of any species of seal or sea-lion, but is merely the reduction of the great herds which now infest our harbor entrance and needlessly destroy large quantities of our best fishes.

We desire further to represent to you that this action has been determined upon by this Board only after full and careful consideration and examination of the subject. It has been urged upon us by all persons in anywise interested in fishes or in fishing. Every toiler of the sea has signed his name to a petition to this Board praying for the accomplishment of this end. All persons engaged in packing and canning fish have done likewise. All wholesale and retail dealers in fish have done the same, and those persons upon this coast whose interest in the subject is scientific have likewise indorsed our action. Doctor David Starr Jordan of Stanford University, Doctor C. H. Gilbert of the same institution, and Doctor H. W. Harkness, ex-President of our Academy of Sciences, all indorsed the proposition fully. Dr. Jordan, however, asks us to suspend operation upon the big grey seal (*Eumetopias*) until the extent of his destructiveness is a little better established. Dr. Gilbert, however, says that this seal is as guilty as the brown or barking seal (*Zalophus*).

After gathering and systematizing all the evidence upon this subject that was accessible at private hands, this Board, with due regard to the proprieties, and still hesitating to undertake the wanton destruction of any of God's creatures, called a public meeting of all persons interested in the subject, which was held in the assembly room of this building. At this meeting were Drs. Jordan and Harkness, representatives of the salmon-packing establishments, wholesale and retail dealers in fish, and a large number of the fishermen themselves. Dr. Jordan announced himself as attorney for the seals. After a full, patient, and careful hearing, it was unanimously decided that something looking toward the reduction of the seal herd should be attempted. Dr. Jordan stated, after hearing the volume of testimony adduced, that the fishery interests of this coast have indeed been patient in their submission for so many years to the pestiferous activity of these beasts. And it is true.

You will understand, sir, that the Pacific salmon ascends the rivers of this coast for spawning purposes in the spring and in the fall. They come from the sea to fresh water for the purpose of spawning, which is the ultimate object of their lives, and which accomplished, they die. It is demonstrated that the Pacific salmon never recovers from the operation of spawning, and that they enter fresh water only to perform this function. These are the periods at which they are taken for packing and for marketing in a fresh condition, and as those which reach the spawning grounds also die, you will understand that none of the fish which enter fresh water ever return to the sea. The United States Fish Commission operates large spawn-taking plants and hatcheries in this State. The State of California maintains at great expense large hatcheries for the purpose of maintaining a salmon supply. This is made necessary in this State by the fact that the vast majority of streams which heretofore were spawning grounds of this fish have been destroyed for this purpose through mining and agriculture, so that there are left in California but two or three streams in which salmon reproduction may take place naturally. By our efforts and through the efforts of the United States Commission, we have maintained the salmon supply and have greatly increased it. In fact, we have reason to believe that the run of this fish may soon be restored to its pristine volume. In the spring of 1898 we liberated in the State of California upward of 40,000,000 of swimming fish. These vast seal herds have flourished for the past ten or fifteen years without molestation of any kind. Formerly they were hunted for their hides and oil, but the price of these commodities has fallen to such a figure that they are no longer commercially valuable. They have, therefore, increased to many thousands, and are now doing great damage to our fishery interests. Twice each year, in the spring and the fall, when the salmon ascend our river, large numbers of the seal herd follow them for one hundred miles through our bays and up our rivers. They not only consume what they require for food, but they destroy thousands of pounds daily, apparently from pure wantonness. They enter and destroy the nets of our fishermen,

which are valuable, costing from $400 to $800 each, and they destroy and take the fish that have already become fast in the nets, so that now each fisherman, in addition to his ordinary equipment, must carry in his boat a Winchester rifle to guard and protect his property and his catch. The situation has become simply intolerable. It will not do to say that these animals have flourished from time immemorial. Man has come to take their place, and who shall say that he is not better entitled to the fish than are the worthless sea-lions? They are the coyotes of the deep and are entitled to the same protection on this coast as is accorded to the wolves, the panthers, and the wildcats of the great West and the East. He is entitled to such protection and none other. This Commission, all persons engaged in fishing, and the taxpayers of the State of California do not believe that the money of the State should be spent in fostering, propagating, and protecting salmon in order to create a delicious food for these beasts.

We have received several protests from the East, from scientific gentlemen who seem to fear that it is our intention to place this animal in the same category as the Ichthyosaurus, Palæosaurus, Pterodactyl, and Dodo. We do not propose to do anything of the kind. We simply wish to spend a few months in killing 10,000 of the 30,000 that now infest our harbor entrance and contiguous territory. The protests received at this office have been signed by C. Hart Merriam, Mr. W. de C. Ravenel of the United States Fish Commission, Mr. G. O. Shields of New York, and another letter forwarded to us by Prof. Jordan, written by Mr. B. W. Evermann of the United States Fish Commission, and it is barely possible that through the influence of these gentlemen you have been prevailed upon to revoke the order heretofore made. The least we wish to say in this connection is that these gentlemen do not understand the situation as it exists here now, and we are confident that if they should at any time take the trouble to investigate the subject, they would arrive at the same conclusion that we have reached. Were our State Legislature now in session, it is unquestionable that a resolution indorsing the position of this Commission in this matter would be adopted with practical unanimity.

All the rookeries upon this coast are not situated upon the lighthouse reservations, and our efforts hereafter must be concentrated upon such points, but your order deprives us of the privilege of reaching one or two accessible locations, and we sincerely trust that it may be recalled and the original permit revived. We trust that upon reading this communication, you may feel constrained to revive such authority by wire, as the time within which effective work in this direction can be accomplished is exceedingly limited. It must be borne in mind that the salmon interest of this State is now in the process of revival. If we are able to so foster and protect this interest until it increases a hundred fold, it will mean the reëstablishment of a great commercial industry in this State, which is the prime object of this Commission.

We hope that our efforts may be crowned with success, and we hope that you may so look upon the subject as to again grant us the small privilege we crave.

Yours respectfully,

CALIFORNIA FISH COMMISSION.
By ALEXANDER T. VOGELSANG, President.

U. S. COMMISSION OF FISH AND FISHERIES,
WASHINGTON, D. C., May 27, 1899.

Honorable Secretary of the Treasury, Washington, D. C.:

SIR: I have the honor to call your attention that it is understood from newspapers and other sources that the California Fish Commission has determined upon the destruction of the sea-lion herds upon the coast of that State. Some of the newspaper notices indicate that it is the intention to carry the war against the sea-lion even to the practical extermination of the species upon the California coast. It is also understood that permission to kill these animals on and about the lighthouse reservations has been granted the California Fish Commission.

The reason for this war on the sea-lion is stated to be the assumed fact that the sea-lion is very destructive to the fishing interests of that coast.

From the best information obtainable it does not appear that any investigation or

study of the food of the sea-lion has ever been made. I cannot learn that any one has ever examined the stomach of a sea-lion for the purpose of studying its food.

It is not unlikely that the sea-lion does feed to some extent upon food fishes, but it is equally likely that it also feeds upon certain species of sharks which may be even more destructive to food fishes than the sea-lion is.

In consideration of these facts it is respectfully urged that the order permitting the killing of the sea-lion on the Government reservations on the California coast be suspended, pending a thorough investigation of the food habits of the species. Or, if the order cannot be wholly revoked, it is suggested that it be so modified as to permit the killing of such a number only as may be necessary to furnish material for study of the stomach contents.

It will be a national disgrace if this interesting and attracting animal should be exterminated in this way and upon the very doubtful character of the evidence which has been brought against it.

Very respectfully,

GEORGE M. BOWERS,
Commissioner.

SAN FRANCISCO, CAL., August 26, 1899.

GEORGE M. BOWERS, *U. S. Commissioner of Fish and Fisheries, Washington, D. C.:*

DEAR SIR: We are in receipt of your letter of July 1, 1899, inclosing copy of your note to the Secretary of the Treasury, dated May 27th, in which you protest against the action of the Board of Fish Commissioners of this State in undertaking the reduction of the sea-lion herds off the coast of California. We have also the copies of all other letters forwarded at or about this time to the Secretary of the Treasury by various gentlemen of scientific inclination.

The season for lion shooting having expired and the pressure of other duties are the reasons for delay in taking up the matter afresh. We cannot, however, in justice to ourselves, permit the charges, reflections, and insinuations published and written in this behalf to go unchallenged and unrefuted.

Our funds permitting, we expect next year to continue the work in this direction which we inaugurated in May and June of this year, and we trust that by that time sufficient light upon the subject may be gained by your Department, the Treasury Department, and the Agricultural Department to warrant the withdrawal of all opposition to our course.

All of the protestants have declared to the Treasury Department that this Board was proceeding unwisely and upon assumption rather than upon fact. They took the liberty of so declaring without inquiry of us in any respect, notwithstanding the accessibility of this office, notwithstanding that we are at all times ready to give such information in justification of any policy we may adopt, and notwithstanding that the courtesy of such inquiry was, in all conscience, due to us.

Our relations with your Department have always been most cordial and confidential, and we must admit that your note to the Secretary of the Treasury came to us as a shock, in particular the concluding paragraph thereof. We derive some consolation from the fact that in all human probability the letter was written by some department official and signed by you in the press of business, without full consideration of the subject in all its aspects.

The sea-lion question has been a burning issue in fishery circles in this State for more than twenty years. These animals have increased greatly in numbers during the past fifteen years, owing to the fact that they are no longer killed for commercial purposes. Prior to 1884, or thereabouts, vessels were outfitted at this port for sea-lion hunting. They were then taken for their hides, oil, and trimmings, and the industry was profitable; the oil, however, has now fallen in value; the skins, which were used for belting and kindred purposes, have been supplanted by other textures, and the pursuit of the animal is no longer profitable. When they were so hunted and destroyed for commercial purposes, there was no outcry in the land by biologists, scientists, or others, upon the ground that another form of marine life was being exterminated, nor is there now any greater reason for such scientific distress.

The non-molestation of these animals has resulted, as aforesaid, in their great increase, and they have become the most cunning and destructive of sea-robbers. It is utterly useless for men to talk of scientific examinations of the stomach contents, etc. The bold, bald fact stands forth before us every day that this animal pursues the salmon schools through the Golden Gate, through San Francisco, San Pablo, and Suisun bays, clear to the railway bridge at the city of Sacramento, more than one hundred miles from the ocean shore. They are voracious and destructive to the last degree. It is estimated by the fishermen upon the rivers and the salmon-canners that from twenty to forty per cent of the fish entering the bays are destroyed by this means. They enter the nets of the fishermen and take the fish already gilled. They tear and destroy the nets, and cause irreparable damage to the hardy and industrious fishermen. They are seen every day during the salmon run with fish in their jaws, and almost no net is hauled that does not show a large percentage of fish destroyed by these animals. It is so now, that the fishermen when laying out their nets, must patrol them from end to end as they drift with the current or the tide, armed with Winchester rifles, to protect the nets from the depredations of these beasts.

The situation has become intolerable. Our patrolmen upon the rivers early this year reported the devastation of these animals to be more than ordinarily excessive, and the cannery men and fish-dealers also protested to us. Petitions, signed by every licensed fisherman in these waters, were presented to us, praying for our intervention for their relief.

Before undertaking any action, and in order to give all sides of the question a fair hearing, this Board called a public meeting, which was held in the general assembly room of this building, at which were present delegations from the fishermen, representatives of the cannery men, most of the wholesale fish-dealers of this State, Dr. Jordan of Stanford, Mr. Scofield of Stanford, Dr. Harkness, ex-President of our Academy of Sciences, and many others.

Dr. Jordan took a prominent part in the discussion, and announced his appearance as attorney for the seals. All other matters pertaining to the subject were duly considered. At the conclusion of the hearing, Dr. Jordan stated that while he yet had some doubts as to the destructiveness of the grey seal (*Eumetopias*), there was no question in his mind but that the brown sea-lion (*Zalophus*) was a terror and a robber who deserved no support. He also stated that the fishermen, the fishery interests, and others had been more than patient, and expressed wonder that they had not taken the matter into their own hands long ago. He distinctly approved of the killing of a large percentage of the herd. He also stated that the fact that the sea-lion entered the rivers only during the run of salmon was strong evidence of the fact that they must do great injury to the schools of salmon in the sea, and there could be no doubt but that in the sea they destroyed great quantities of salmon.

Dr. Harkness said that he had favored the reduction of the herd for years, and admitted that there was no question but that they did a great damage to the fishing interests.

Dr. Charles H. Gilbert of Stanford sent his regrets at being unable to attend, and wrote as follows:

"My knowledge of the fish-eating propensities of the California sea-lion dates from 1880, when I assisted Dr. Jordan to take the census of the fisheries of the Pacific Coast. I had then a fairly extensive experience upon the fishing grounds in company with fishermen, and I became convinced, from my own observation and from conversations with these men, that the sea-lion is enormously destructive of fish and fishing gear. *I have seen these animals patrolling the gill nets. I have seen them eating fish*, and I have seen the holes in the nets, said to be caused by their tearing out the captured fish. I am in favor of the reduction in the size of the herds of the sea-lions on the California coast, believing that such reduction will materially increase the fish supply in these waters. That such a reduction is feasible can hardly be doubted. It may in the long run be most advantageously secured through the reduction of the pups and breeding females on their hauling grounds."

After the Treasury Department suspended the permit granted us to kill sea-lions on

the lighthouse reservations, Dr. Gilbert wrote us on June 8th, saying, "I am sorry to learn of the interruption of the sea-lion reduction."

Dr. Jordan also wrote us, under date of May 20th: "In the case of the small, black, barking sea-lion (*Zalophus*) there can be no question. It enters the rivers and takes fish from the nets, and is probably very destructive."

Dr. Gilbert also says that he has visited Año Nuevo Island on two occasions, and that there is no lack of evidence that the sea-lions there destroy many fish.

Therefore, against the biologists and scientists, C. Hart Merriam, B. W. Evermann, and William T. Hornaday, who, confessedly, know nothing of the practical side of this question and who know nothing of the character and habits of these beasts, we set Dr. David Starr Jordan, Dr. Charles H. Gilbert, Dr. H. W. Harkness, and our Mr. Scofield, who do understand this question from both a practical and a scientific standpoint, and who have devoted years of study to the subject. It, therefore, will not do to say that our campaign against the sea-lions was conceived in ignorance and born in wantonness and brutality. The sentimental side of this question appeals as strongly to us as it does to any human being who feels a repugnance to take the life of any creature. Stern necessity alone has driven us to this extremity.

With all this evidence before us, and with the knowledge gained from personal observation, we determined to take steps to reduce the herd, and we sought and obtained permission to land upon and shoot from the rookeries at the lighthouse reservations at Año Nuevo and the Farallones. We fitted out our crews and had them landed upon the islands, when the Lighthouse Board revoked our permits.

It may be added further that we made every effort and every investigation looking toward some useful disposition of these animals, but in this direction we were unable to accomplish anything.

Our activities this year, by reason of the interference of the aforementioned persons and the rescinding of our permits, were limited to the rookeries not situated upon the Government light reservations, but our work was carried on, nevertheless, so long as results could be attained, and we feel that we have accomplished much, though not yet enough.

So far as the examination of the stomachs of these animals is concerned, we have to say that nearly all of the stomachs examined by us were found to be empty. This was owing to the fact that the animals were killed during the breeding season upon their rookeries. We are informed, however, by Captain Butwell, Chief Light Keeper at Año Nuevo Island, that within the past few weeks he made an examination of the stomach of a large grey sea-lion, and found therein more than sixty pounds of fish bones of various kinds.

We have no desire whatever to exterminate the animal, and we may add this is impossible. Our desire is simply to make a material reduction in their numbers, and that number is very great. At one time this year there were 3,000 of these animals at the Año Nuevo light station, 3,000 at the Purissima rookery, and fully 8,000 on the Farallone Islands, besides a large number upon Point Reyes rookery, all within fifty miles of the Golden Gate, and before entering our bay or our rivers each fish must run the gauntlet of these sea wolves.

We submit that protection, under the circumstances, to this animal is as reasonable as would be protection to a herd of grizzly bears that entered upon your fishery reservation at Baird in this State and regaled themselves upon the salmon which you have trapped for spawn-taking purposes. We cannot perceive any reason why your Department and ours should spend annually large sums of money for the purpose of breeding salmon simply to have a large percentage of them destroyed by these sea-lions. It is not fair to those engaged in the fishing industry, nor is it fair to the taxpayers of the country. We in California breed salmon in order that a waning industry in this State may be revived and perpetuated, and we are pleased to say that the results of our labor are now being harvested each year in greater measure. We ardently hope that it may so continue, and we trust that in our efforts to subdue, in some degree, the greatest enemy of the salmon, we may meet with your cordial approval and support, and not with your opposition. We are confident that if you knew the situation as we do, you could not but indorse our position.

We trust that you will take the opportunity, before our next season's work begins, to

examine this question, and that before next year you may participate with us in a request to the Treasury Department for permission to carry on operations at the lighthouse reservations.

I shall send a copy of this communication to the Secretary of Agriculture, to the Secretary of Treasury, and to the other scientific gentlemen who have interested themselves in the subject.

Hoping that the matter may have your full and fair consideration, we remain,

Yours respectfully,

CALIFORNIA FISH COMMISSION.
By ALEXANDER T. VOGELSANG,
H. W. KELLER,
C. B. GOULD,
Commissioners.

TREASURY DEPARTMENT, 9 June, 1899.

California Fish Commission, Mills Building, San Francisco, Cal.:

SIRS: This Department has received your letter of 3 June, '99, relating to the permission granted by the Lighthouse Inspector at San Francisco, in accordance with the authority granted to him by the Lighthouse Board in its letter of 27 April, '99, to land deputies of your Board upon the lighthouse reservations adjacent to San Francisco for the purpose of killing sea-lions, and to the suspension of that authority by telegram of 31 May, '99, to the Lighthouse Inspector.

The Lighthouse Board, at its session on 5 June, '99 (as you have already been informed by the Lighthouse Board, in its letter of 7 June, '99, but which letter had not reached you when you wrote your letter of 3 June, '99), informed you that, in consequence of protests received from the United States Fish Commission, the Secretary of the United States Department of Agriculture, the New York Zoölogical Society, and various others, it rescinded the authority which it had granted to the Lighthouse Inspector at San Francisco to permit him to land your deputies on lighthouse reservations for the purpose of killing sea-lions.

This Department does not propose to enter into a discussion as to whether or not the California Fish Commission should be permitted to kill sea-lions on Government reservations, when that course is strenuously objected to by such high authorities as the Secretary of the United States Department of Agriculture, the United States Commissioner of Fish and Fisheries, and the other protestants before mentioned. It does not feel, however, that it can with propriety permit the killing of sea-lions upon Government reservations when such high experts make such strenuous objections to that course.

When the California Fish Commission, the United States Commissioner of Fish and Fisheries, and the United States Department of Agriculture coincide in requesting the Treasury Department to take further action in the matter, it will do so with great pleasure. Meanwhile, this Department feels itself obliged to concur with the Lighthouse Board in declining to permit the killing of sea-lions upon Government reservations.

Respectfully yours,

L. J. GAGE, Secretary.
T. P.

NEW YORK, June 3, 1899.

The Honorable the Lighthouse Board, Treasury Department, Washington, D. C.:

GENTLEMEN: We are in receipt of your valued communication of June 1st, inclosing a copy of the application of the California Fish Commission for authority to kill sea-lions on the islands controlled by the Lighthouse Board. Inasmuch as the same mail brought to the Zoölogical Society a copy of the San Francisco Examiner containing a sensational account of the inauguration of the sea-lion slaughter on the Farallones on May 20th, I leave you to imagine the satisfaction we have derived from the information that the authority given the Lighthouse Inspector at San Francisco to authorize the killing was suspended by you on May 31st. Beyond question, your prompt action in

this matter entitles you to the grateful thanks of every American zoölogist, for it is quite apparent that unless the strong arm of the United States Government is extended for the protection of the sea-lions of the Pacific Coast, they are certain to be exterminated at no very distant day.

This is not the first time that local clamor has over-balanced the judgment of local officials. Inasmuch as the fate of the California sea-lion is now open to consideration, and the whole matter is to be considered by the Board at its next meeting, the New York Zoölogical Society hastens to take advantage of this opportunity to urge that the suspension of the Lighthouse Inspector's authority regarding the killing of the sea-lions be made permanent. Judging from all the facts which have been brought forward up to this date, and from correspondence with naturalists of the Pacific Coast, we feel constrained to say that in our judgment the evidence against the destructiveness of the fur seal is very far from being sufficient to warrant the California Fish Commission in asking the United States Government to permit their destruction on its reservations. So far as we can discover from published accounts, from the Fish Commission's application to the Lighthouse Board, and from our own correspondence, the evidence against the existence of the sea-lion herds is only of the most general nature, and is so utterly devoid of exact facts and statistics, that in any court of justice it would possess very slight value. We consider the California Fish Commission greatly to blame in condemning the sea-lions to what would be *practical extermination*, without an inquiry sufficiently comprehensive and impartial to make it satisfactory to all. Believing that an interesting and valuable animal, in which the American people as a whole have proprietary rights, has been condemned unheard, we renew our protest against the action of the California Fish Commission and appeal to the Lighthouse Board to protect the sea-lion herds on all the territory under its jurisdiction. Stated in the briefest possible manner, our reasons for this action may be summarized as follows:

First—We have good reason to believe that the *estimated* number of sea-lions on the Pacific Coast (10,000) is very greatly in excess of the *actual* number.

Second—The estimate of the amount of fish consumed daily by the sea-lion herds (500,000 pounds) we consider to be preposterous and absurd. This presupposes that each sea-lion consumes 50 pounds of fish per day, whereas the full ration of an adult male sea-lion in captivity amounts to only 12 pounds or less per day.

Third—In the absence of statistics based on detailed scientific observations of known reliability, the assumption that the sea-lions are responsible for a marked decrease in the fish supply of the Pacific Coast is unwarranted.

Fourth—The people of the whole United States have proprietary rights in all the living creatures which inhabit the waters off the coast of California, as well as all other States, and particularly the sea-lion herds which breed on the public domain; and the people of California have no right, either in law or in equity, to wantonly destroy the sea-lion herds until the justification of such a course has been clearly and satisfactorily proven.

Fifth—The sea-lion has been condemned by the California Fish Commission without having had the benefit of counsel or witness for the defense—a proceeding so thoroughly un-American that the findings based thereon are unworthy of serious consideration.

In view of the foregoing reasons, the New York Zoölogical Society feels it to be its duty to address your Honorable Body on this subject, confidently believing that the intelligent judgment which thus far has preserved from extermination the animal life of lighthouse reservations generally, will also be the means of preserving the very interesting and valuable sea-lion herds of the Pacific Coast for generations to come.

Thanking you again for your prompt action of May 31st in behalf of the general public, we remain,

Yours very respectfully,

THE NEW YORK ZOÖLOGICAL SOCIETY.
(Signed:) WILLIAM T. HORNADAY,
Director of the Zoölogical Park.

TREASURY DEPARTMENT,
OFFICE OF THE LIGHTHOUSE BOARD,
WASHINGTON, D. C., 7 June, 1899.

California Fish Commission, Mills Building, San Francisco, Cal.:

SIRS: The Board, at its session on 5 June, '99, had before it protests from the League of American Sportsmen, the Secretary of the United States Department of Agriculture, the United States Commission of Fish and Fisheries, and the Director of the Zoölogical Park of New York, N. Y., against its action of 27 April, '99, in authorizing the Lighthouse Inspector at San Francisco, California, to permit the landing of deputies of the California Fish Commission on lighthouse reservations for the purpose of thinning the herds of sea-lions there congregated.

It was then stated that the Board on 31 May, '99, had, by telegraph, suspended the permission granted in its letter of 27 April, '99, and the Board in session approved the action taken. It was then further ordered, in view of the written and oral protests received, that the Board's permission of 27 April, '99, be rescinded.

The Lighthouse Inspector at San Francisco has this day been informed by telegraph of the Board's action.

Respectfully yours,

THOMAS PERRY,
Commander, U. S. N., Naval Secretary.

Subject: Sea-lions.

UNITED STATES DEPARTMENT OF AGRICULTURE,
OFFICE OF THE SECRETARY,
WASHINGTON, D. C., May 27, 1899.

The Honorable the Secretary of the Treasury:

SIR: The attention of this Department has been called to the press reports that the State Fish Commission of California contemplates reducing the number of sea-lions which are said to destroy great quantities of food fish along the coast between Humboldt and Monterey bays, and has secured permission to kill the animals on Point Año Nuevo, Point Arena, and on the Farallone Islands.

The assumption that great numbers of valuable fishes are destroyed by sea-lions seems to be based mainly on the assertions of fishermen, and apparently no thorough investigation of the food habits of these animals has ever been undertaken by competent persons. In fact, it does not seem to be definitely known what the California sea-lion feeds on, or to what extent it destroys fish of commercial importance. Without making any provision for such investigation, the herds on certain Government reservations are now apparently to be turned over to the State Fish Commission to be decimated or destroyed on the ground that they are not only of no value, but positively injurious.

The rookery on Seal Rocks near the Golden Gate is known the world over as one of the most accessible and most interesting sea-lion rookeries in existence. As an attraction to naturalists, tourists, and the general public, it is worth thousands of dollars to the City of San Francisco. Although this rookery is not included in the present campaign of destruction, it can hardly escape injury from the wholsesale killing of sea-lions at neighboring points. The rookeries on Point Año Nuevo and on the Farallone Islands are less known simply because less accessible, and should be rigorously protected until their true value is ascertained.

Believing that these facts have not received due consideration, I venture to suggest that the proposed slaughter on Government reservations be suspended pending a thorough investigation of the food habits of the animals in question, and that the killing be done only under the supervision of a competent naturalist representing the interest of the Government, instead of being left entirely in the hands of the State Fish Commission, or its agents.

Respectfully,

(Signed:) JAMES WILSON.
Secretary.

San Francisco, Cal., Aug. 29, 1899.

William T. Hornaday, *Director Zoölogical Park.*
180 Third St. and Southern Boulevard, New York, N. Y.:

Dear Sir: I am in receipt of a communication from you, under date of June 14th, upon the subject of the reduction of the sea-lion herds on the California coast. This letter has lain unanswered, together with many others on the subject, owing to the press of other duties.

I have prepared a letter upon this subject to the United States Commissioner of Fish and Fisheries, which is signed by the members of the Board of Fish Commissioners of this State, and which expresses our views upon the subject involved. A copy of this letter is inclosed for your information, and it will no doubt serve in general as a reply to your inquiries.

I am also in receipt of a copy of your communication to the Lighthouse Board at Washington, which, you will note in reading our letter inclosed, contains many glaring inaccuracies. Your fifth reason therein stated, requesting the interference of the Lighthouse Board, is entirely untrue. The same can be said of many of the other reasons advanced. You also state, "in our judgment, the evidence against the destructiveness of the fur seal is very far from being sufficient to warrant the California Fish Commission in asking the United States Government to permit their destruction on its reservations." It seems to me remarkable that your Society is not aware of the fact that the fur seal does not frequent the rookeries of the California coast, and that the varieties against which our activities have been chiefly directed are the barking sea-lion (*Zalophus*) and, incidentally, the grey sea-lion (*Eumetopias*).

You also say, in conclusion, that the sea-lion is very interesting and valuable. He is interesting, no doubt, but he is not valuable, commercially or otherwise. He is not so interesting nor so valuable as the wolf, the coyote, or the grizzly bear.

You will note by our letter to the Commissioner that we did not hastily decide upon this question, and that we took all the evidence upon the subject that was at hand, excepting, perhaps, the evidence of the gentlemen who subsequently addressed the Secretary of the Treasury upon the subject; and, judging their knowledge of the sea-lion from their correspondence forwarded to the Secretary of Treasury, their evidence is valueless.

The least I can say in this behalf is that it is most remarkable that this animal should be so little understood by the scientific authorities of the country. We do not pretend to scientific knowledge of the subject; we are fully advised upon the practical side of the question, and that side fully warrants and forces the action we have taken. We claim this Commission to be actuated by only the highest and most patriotic impulses. We are not paid for our services, and conduct the extensive operations of this Commission merely for love of the work. We had no idea that the subject would agitate scientific gentlemen of the East to the extent manifested, nor did we have any idea that they would fail to do us the courtesy of asking an explanation of our intention before writing voluminous criticism and condemnation to the Secretary of Treasury, almost all of which is based upon crassest ignorance.

In the August number of the journal "Recreation" is published a great deal of this correspondence. It is not published in full. The manifest bias and unfairness of the editor is fully shown in the emasculated publication of my letter to him. It seems to me that he did not dare to publish it in full for fear that the other side of the case might have fair standing in the mind of an honest reader of his magazine.

In conclusion, let me say that I do not mean to be disrespectful to the great scientific attainments of the gentlemen participating in this discussion, but I hold that in this matter they have acted hastily, without reflection, without information, and without fairness or courtesy to the Commission.

Yours respectfully,

ALEXANDER T. VOGELSANG,
President.

UNITED STATES COMMISSION OF FISH AND FISHERIES,
WASHINGTON, D. C., December 4, 1899.

California Fish Commission, San Francisco, California:

GENTLEMEN: Your letter of August 28, 1899, concerning the sea-lions on the coast of California, was duly received and noted. The action of this Commission in taking steps to prevent the destruction of the sea-lion herd was based on the belief, which was likewise entertained by other departments of the Government, that the proposed slaughter was not supported by sufficient evidence to warrant such summary proceedings. After a careful perusal of your letter, the conclusion was reached that the Commission would withdraw its objections and make no further opposition to your work of thinning out the herd, and I now have pleasure in communicating this decision to you.

Very respectfully,

GEO. M. BOWERS,
Commissioner.

SAN FRANCISCO, CAL., May 5, 1900.

The Lighthouse Board, Treasury Department, Washington, D. C.:

GENTLEMEN: At or about this date last year, this Board made application to the Secretary of the Treasury for permission to place one or two hunters upon the lighthouse reservations at Año Nuevo, the Farallone Islands, and Point Reyes, for the purpose of thinning out the vast sea-lion herds which breed and congregate at these places and which are a great detriment and serious menace to the fishery interests of this State, particularly to the salmon interest.

The application at that time was made after due and exhaustive investigation of the subject. Our intention then was, and still is, to reduce and not to exterminate. Your Board graciously granted this permission through the inspector of this district. A number of protests were subsequently filed with you, and the permit was summarily canceled by wire. Chief and most important among the protestants was the United States Commissioner of Fish and Fisheries. Our activities last year were therefore confined to rookeries outside of the light reservation. We have had the matter under consideration with the U. S. Commissioner since that time, and he has considered the justice of our position and has withdrawn all opposition thereto. We have this withdrawal from the Commissioner by letter under date of December 4, 1899, to this Board, and by letters of same date to Senator McBride and Senator Perkins. No possible injury can come to the light reservations, and, as above stated, we have no desire to exterminate the animal. We could not do so if we wished. In former years they were hunted for commercial purposes, and no objection was raised thereto. Cheaper substitutes for their oil and leather have been produced, and they have been immune from commercial depredations for many years, consequently they have increased to an extent which makes them immensely destructive of our salmon interests. They pursue these fish for more than one hundred miles in the interior, even as far as the City of Sacramento. We have now preserved at the Stanford University the head of a sea-lion with a salmon in his jaws which was recently killed by one of our deputies near Año Nuevo.

We therefore beg to renew our application for this privilege for the months of June, July, and August of this year, and we trust that the same may be granted without delay.

Yours faithfully,

ALEXANDER T. VOGELSANG,
President.

TREASURY DEPARTMENT,
OFFICE OF THE LIGHTHOUSE BOARD,
WASHINGTON, June 13, 1900.

The Board of Fish Commissioners, State of California,
San Francisco, Cal.:

SIRS: Referring to your communication of 5 May, 1900, in reference to the sea-lion herds which breed and congregate about the lighthouse reservations at Año Nuevo, the Farallone Islands, and Point Reyes, Cal., and in which you renew your application to place some hunters upon these reservations for the purpose of thinning out these herds, and state that since last year the United States Commission of Fish and Fisheries had withdrawn all opposition to this contemplated killing, the Board desires to state that, since there were several other protestants, before replying to your letter the Board prepared letters to these protestants, stating your request and the attitude of the United States Commission of Fish and Fisheries, and asked them if they also desired to withdraw their objections. The result was that the following did not desire to withdraw opposition expressed last year:

The Secretary of Agriculture.

Mr. W. T. Hornaday, Director of the Zoölogical Park, New York, N. Y.

The League of American Sportsmen, New York, N. Y.

The Secretary of Agriculture, in his letter dated 25 May, 1900, said: "The Department of Agriculture is strongly opposed to the policy of transferring the custody of any wild animals on Government reservations to State commissions, or of permitting such animals to be indiscriminately slaughtered by State commissions or by private individuals. If the diminution of California sea-lions is as necessary as the fishermen assert, the killing should be done only under the personal supervision of a competent naturalist representing the Government. I hope that the permit will not be granted unless under very different conditions from those made last year, and that it will not be allowed to go into effect until the necessity for the killing has been more clearly demonstrated."

With all these facts in its possession, the Lighthouse Board at its last regular meeting held on 4 June, 1900, considered the subject, and concluded to write to the United States Commission of Fish and Fisheries and ask them the following questions:

How many sea-lions should be killed annually?

How many of each sex?

Would the United States Commission of Fish and Fisheries agree to do the killing through its own agents—that is, to have some United States official to supervise the killing?

Could any proper disposition be made of the carcasses of the sea-lions so killed, so that they might not drift ashore on lighthouse reservations and become an unsanitary nuisance?

To that letter the United States Commission of Fish and Fisheries replied on 8 June, 1900: "This Commission is not in position to advise you how many sea-lions should be killed annually, and is entirely without facilities for carrying on the work. The most the Commission could do would be to detail an agent to coöperate with the California authorities and report to this office as to the number of animals disposed of and the results of an examination of the stomach-contents."

As there seems to be so much opposition to the killing of these sea-lions, and the Lighthouse Board has been unable to find a way whereby such objections could be withdrawn, it does not find itself in a position to grant your request.

Respectfully,

THOMAS PERRY,
Captain, U. S. N.,
Naval Secretary.

W. A. G.

DISTRIBUTION OF PHEASANTS.

Since September 1, 1898, we have purchased and liberated in the State ninety-three Mongolian and one hundred and fifty English ring-necked pheasants. Reports received from sections where these and former plants of pheasants have been made, are of a negative nature. We are credibly informed that nides of young birds have been seen in Humboldt, Santa Clara, and Fresno counties.

Until the result of our efforts in pheasants propagation is more manifest, we do not feel warranted in asking that further appropriation be made in this behalf. We have given this matter careful attention and have exercised our best judgment in liberating them in those sections of our State which we deemed most fit for their increase.

We are doubtful of ultimate success, except in most favorable localities. These birds require ample cover and much moisture, and as these cannot be had in the greater portion of our State during the dry season, we believe they will not multiply or become a fixture except in the moist regions.

THE LACEY ACT.

The passage by Congress, on May 25, 1900, of an act commonly known as the Lacey Act, prohibits interstate traffic in birds or game killed in violation of State law; regulates the importation of foreign birds and animals, and prohibits absolutely the introduction of certain injurious species.

The attention of sportsmen, shippers, and express agents is called to those sections of this Act which make it unlawful to ship, from one State to another, game killed or captured in violation of local laws, and which require all packages containing animals or birds to be plainly marked so the name and address of the shipper and the nature of the contents may be ascertained by inspection of the outside of such packages.

The Act also prohibits interstate commerce in game killed in open seasons, if the laws of the State in which such game is killed prohibit such export. In referring to these provisions of the Act, the House Committee on Interstate Commerce reported as follows:

> The killing or carrying of game within the limits of a State is a matter wholly within the jurisdiction of the State, but when the fruits of the violation of State law are carried beyond the State, the nation alone has the power to forbid the transit and to punish those engaged in the traffic. The bill will give the game wardens the very power that they now lack and which will be the most effective for the purpose of breaking up this commerce. * * * In some of the States the sale of certain game is forbidden at all seasons without regard to the place where the same was killed. The purpose of these laws is to prevent the sale of game shipped into the State from being used as a cloak for the sale of game killed within the State in violation of local laws.

The passage of this Act will be of great assistance in every State in the enforcement of its game laws.

Copies of this Act can be obtained by applying for Biological Survey Circular No. 30 to the Department of Agriculture, Washington, D. C.

GAME CONVENTION.

That we might be more fully advised regarding the conditions affecting the game supply of the State, and determine wisely what recommendations should be made to the Legislature for its protection, and in response to requests from many of the leading Game Protective Associations in the State, we issued a call for a convention to discuss and consider these questions. We requested the Board of Supervisors of each county to name two delegates, and we appointed fifty delegates at large, drawn from all points of the State. The people so named convened in San Francisco on May 24th, and continued in session for three days. Its membership was drawn from every section, and it constituted an intelligent and conservative deliberating body. The convention framed a bill, which will be presented to the Legislature for its consideration. We indorse this measure, and hope that it, or a *more stringent measure*, may be passed at the coming session. The need for additional protection to our game supply is great. To conserve this valuable interest, it must be given; the public sentiment which demands it is almost general. If additional protection is not afforded, our game birds will be exterminated.

We most heartily indorse the request of the convention that the Legislature create the office of State Game Warden. We advocated this measure at the last session, setting forth at that time our reasons for so doing. The Legislature did pass such a measure, but the bill was drawn in such a way as to cause you to reject it. We believe that you would be justified in calling this measure to the attention of the Legislature indicating your wishes.

That you may be more fully advised regarding the acts of the Game Convention, and understand the nature of the bill it has requested the Legislature to pass, we subjoin a summary of the measures approved.

The convention favored the passage of laws that shall reaffirm that all fish and game are the property of the State, and that they can be reduced to private ownership with such limitations as the Legislature may desire; that shall prohibit the taking or possession of any kind of quail between February 1st and November 1st; that shall provide for an open season of three consecutive months for the taking of wild duck, rail, snipe, curlew, ibis, or plover; that said three months shall be included between the 1st day of October and the 1st day of March, as the Board of Supervisors of each county may elect, and that when said boards fail to name the three particular months, the months shall be November, December, and January; that the open season for dove shall be for five consecutive months, said months to be designated by Board of Supervisors between June 1st and January 1st, and when not so designated, said five months shall be from August 1st to January 1st; that grouse, partridge, and sage hens shall be protected between the 1st

day of November and the 1st day of September of the following year; that shall prohibit the killing of any kind of pheasants; that shall prohibit the taking, or killing, in any one day, of more than twenty-five each of quail, wild duck, snipe, or rail, or more than forty doves, or more than eight sea brant; that shall prohibit the killing of fawn, female deer, elk, antelope, or mountain sheep; that shall prohibit the sale of deer meat; that shall provide for an open season of two consecutive months for the killing of male deer, and that said two months shall be included between the 1st day of July and the 1st day of December, as Board of Supervisors may elect, and that when Supervisors fail to name said two months, they shall be from the 15th day of July to the 15th day of September: that shall prohibit the killing of any gray or tree squirrel between the 1st day of February and 1st day of August; that shall prohibit the killing of more than three male deer by one person in any one season; that shall prohibit the running of any deer dogs during the closed season for deer; that shall prohibit the possession, by any cold-storage company, or other person, of any game birds during the closed season for said birds; that shall prohibit the killing of any game birds from behind any living blind, or blinds, representing any animal; that shall prohibit the killing of any game between one half hour before sunset and one half hour before sunrise; that shall prohibit the use of any gun of larger caliber than No. 10 gauge or of guns composed of more than two barrels; that shall prohibit shooting on private grounds where signs are displayed; that shall prohibit the shipment of any game out of the State; that shall prohibit the transportation of more than twenty-five each of any kind of game birds, and then only when said game is at all times in open view and labeled with the name and residence of the person who ships the same; that shall prohibit the catching or killing of any wild birds by means of nets; that shall prohibit the sale of any trout of less than one pound in weight; that shall prohibit the taking, or possession, of any steelhead trout between the 1st day of February and the 1st day of April; and many other minor provisions that need not be taken up here.

RECOMMENDATIONS.

The most important recommendation we have to present is that the Commission be given adequate appropriations for the support of the work for the ensuing two years. We believe that the Board is justified in asking that it be given $20,000 for the restoration and preservation of fish, and $25,000 for supplies and maintenance of hatcheries.

If the Legislature does not create the office of State Game Warden, we request that $10,000 be given this Board for the restoration and preservation of game.

We request an appropriation of $3,000 for the construction of a dwelling-house at Sisson hatchery, for reasons already set forth.

In asking for the increase of $5,000 for the two years for the restoration and preservation of fish, we are but asking for the appropriation given us for several terms previous to the last session, when the General Appropriation Bill was scaled down to meet the necessities of a series of dry years.

In asking for $2,500 additional each year for the improvement and maintenance of hatcheries, we present that our hatchery work is not yet as thorough and comprehensive as it should be. If we are given this additional money, we will be enabled to begin the propagation of steelhead trout in Humboldt County. This should have been done long ago, as the steelhead is one of our most valuable food fishes—one that is becoming more and more popular in our markets. The steelhead is the parent of all our coast stream trout.

We recommend the following amendments to the fish laws:

Amend Section 628 to permit the catching and possession of striped bass of one pound in weight, and to prohibit the catching or possession of any striped bass from May 31st to July 1st.

Prohibit the taking or possession of any shrimp from May 1st to September 1st.

Prohibit the catching or possession of any crawfish or spiny lobster between April 15th and August 15th.

Prohibit the catching or possession of any egg-bearing female lobster at any time.

Prohibit the catching or possession of sturgeon at any time.

Prohibit the taking of steelhead trout above tide water between November 1st and April 1st.

Prohibit the taking of steelhead trout in any water between February 1st and April 1st.

ACKNOWLEDGMENTS.

We desire to extend to you and to the public our sincere appreciation of the assistance and courtesies uniformly extended to us.

To Hon. George M. Bowers, United States Commissioner of Fish and Fisheries, and to his able assistants, we offer our grateful thanks for their support and for furnishing us with the salmon eggs taken from their stations.

To the Southern Pacific Company, the California Northwestern Railway Company, the North Pacific Coast Railroad Company, and the California Southern Railroad Company our thanks are due for most generous treatment in transportation for ourselves, our employés and supplies. This aid has been of paramount value, and without it our efforts would have been so restricted as to have been of little benefit to the State. At all times, our requests of the companies have been freely complied with, both by the executive officers and by their employés.

Wells, Fargo & Co.'s Express has assisted us in every way possible,

and has furnished us with valuable information leading to the detection of crime against the fish and game interests, and has never failed to courteously comply with every reasonable request that has been made.

We are indebted to the Occidental and Oriental Steamship Company for free transportation for several shipments of Mongolian pheasants from Shanghai to San Francisco.

We are also grateful to the Pacific Coast Steamship Company for free transportation of salmon eggs from San Francisco to Humboldt County.

We have also to thank the County Commissioners of Washoe County, Nevada, for permitting us to take spawn from Truckee River, in their State, and for their hearty assistance in enforcing the law protecting the spawning fish in that river.

To our corps of assistants and employés we extend our hearty acknowledgments for their faithful, honest, and intelligent discharge of the duties assigned to them.

In conclusion, we beg to say that we submit this report with confidence that our work will meet the approval of all fair-minded citizens, and that the recommendations made by us will have the respectful attention of yourself and the incoming Legislature.

We also beg to express the hope that the appropriations requested by us may be granted, and that all legislation having a tendency to increase the usefulness of this important food-producing Commission may be enacted.

ALEXANDER T. VOGELSANG,
H. W. KELLER,
C. B. GOULD,
Commissioners.

San Francisco, September 1, 1900.

SECOND BIENNIAL REPORT

OF THE

STATE COMMISSION IN LUNACY

FOR THE

TWO YEARS ENDING JUNE 30 1900.

SACRAMENTO:
A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING.
1901.

STATE COMMISSION IN LUNACY.

HON. HENRY T. GAGE, - - - - - *Governor of California.*

HON. DANIEL KEVANE, - - - *Secretary of State Board of Examiners.*
(Acts in absence of Governor.)

HON. CHARLES F. CURRY, - - - - - - *Secretary of State.*

HON. TIREY L. FORD, - - - - - - - *Attorney-General.*

HON. CHARLES N. POST, - - - - - *Assistant Attorney-General.*
(Acts in absence of Attorney-General.)

DR. F. W. HATCH, - - - *General Superintendent of State Hospitals.*

DR. W. P. MATHEWS, - - - - *Secretary of State Board of Health.*

OFFICERS.

OTHEMAN STEVENS, - - - - - - - - Secretary

O. W. LYNCH, - - - - - - - Assistant Secretary.

GEO. L. HUGHES, - - - - - - - - - Attorney.

ALBERT LINDLEY, - - - - - - - - - Clerk.

CHARLES F. WAYMIRE, - - - - - - - Stenographer.

HOWARD COOK, - - - - - - - - - Porter.

REPORT OF THE STATE COMMISSION IN LUNACY.

To the Legislature:

In offering this, its Second Biennial Report, the State Commission in Lunacy desires to explain to some extent the character of the work it is called upon to perform.

Under the law it is charged with the execution of the laws relating to the care, custody, and treatment of the insane; is obliged to examine all public institutions authorized by law to receive and care for the insane, and to inquire into their methods of government, etc.

It is charged with the examination and final determination of all estimates covering desired or necessary expenditure of moneys for the support or improvement of the institutions under its care.

It is charged with the investigation of abuses and bad management.

It has no appointing nor purchasing power, but looks to the collection of moneys due the State for transportation, examination, and maintenance of the insane.

In carrying out these various duties the Commission has, as a body, visited every State Hospital during the biennial period, and has examined into systems of management, and the manner of conducting the business of the institutions under examination. During these visits conferences were had with local Boards of Managers and Medical Superintendents on matters of finance and management. Questions involving the expenditure of thousands of dollars are thus discussed and determined in the way that seems for the best interests of the State and the local Hospital.

Emergencies have arisen that needed prompt action and large expense, and at times differences of opinion have arisen as to the best way of meeting these emergencies, and at such times the Commission has been compelled to arbitrarily decide the question as seemed to it advisable for the best interests of the State.

Action of some importance accomplished by the Commission was the return to their native land of all the Japanese patients in the State Hospitals, 19 in number. In the above movement we were greatly aided by the assistance and courtesy of the former Consul for Japan, Count Mutsu.

From time to time the Commission has been able to send from the State non-residents who have been committed to our State Hospitals.

In all such cases the patient has been returned to the care of the relatives or friends.

An important feature of the work of the Commission is in the revision of the estimates for monthly expenses of the various Hospitals. The law directs the management of each Hospital to estimate in advance for the necessary supplies and expenditures of the coming month. These estimates are sent to the office of the Commission, where they are revised and permission to make the purchase granted. Under this system the Commission has made a saving of $42,537.94. This has been saved without detriment to the Hospitals, as it has not been the disposition of the Commission to cut off needed supplies.

The Commission has collected for the Hospitals, for transportation, and for the counties, in the last two fiscal years, the sum of $32,838.46.

By virtue of its powers it has had the cattle of three of the four Hospital dairies tested by the State Veterinarian for tuberculosis. In the Stockton State Hospital practically the entire dairy herd was found to be tuberculous, and it became necessary to destroy them in the interest of the health of the inmates, and to replace them by carefully selected and tested cows. The herds of Agnews and the Southern California State Hospitals were also found infected to a limited extent. The same course was followed as in the case of the Hospital at Stockton. This proceeding is one of considerable importance as a sanitary measure, and will be followed in the future by the more careful inspection of State dairy herds and their care.

Continuous efforts are being made by the Commission to promote the purchase of supplies by contract and to insist upon a uniform class of supplies by the Hospitals. Considerable difficulties are encountered, but the Hospitals are coming nearer to settling down to a business basis in the purchase of supplies.

One of the duties of the Commission is the adjustment of the salaries and wages paid the officers and employés of State Hospitals in order that they may be made as nearly uniform as possible. The subject required much work, but after careful consideration by the Commission, on January 1, 1900, a payroll was adopted for all Hospitals, which provided a uniform rate of pay for similar positions in the different Hospitals. A great difference in the rate of pay formerly existed, and in endeavoring to make them uniform it became necessary to make a great many changes. As a rule the higher salaried officers were reduced to what seemed a proper compensation where maintenance of officers and family was intended. While many cuts in the rate were made, there were a large number of increases, and the new payroll as adopted gives a fair rate of pay to all employed at the Hospitals.

The Commission endeavors as a final proposition to take a broad and comprehensive view of the care of the insane, for it is a question that is

becoming one of vital importance to this as well as other communities. A charity that continuously creates a demand for its support of three quarters of a million dollars a year, and which promises not only to keep up this expense but to increase it year by year, is certainly one that cannot be looked at from any narrow point of view. It has its charitable side, its medical side, and its financial side, and from these three points of view it must be looked at.

From a charitable standpoint we might wish to maintain it more liberally, to hold people to save them from themselves, and to open its doors to more extended classes of defectives. From a medical standpoint greater scientific investigation might be asked, more physicians, more nurses, more entertainment, more individualization of patients; but of paramount importance to a community is the ever recurring, ever increasing expense of maintenance.

Looking at it from these three points of view there seems to be but one conclusion to accept and one course to follow, viz: We must accept the conclusion that this great expense will continue and increase, and we must be prepared to make provision for the insane as they are sent to the Hospitals, bearing in mind that we are maintaining them now as economically as it can safely be done under the present conditions. Finally, we should maintain the chronic insane in comfort, but at the lowest possible rate to the taxpayers; while we should give the acute curable insane every possible care and attention without regard to cost.

FINANCIAL STATEMENT.

Amount Expended by the Commission during the Fiftieth Fiscal Year, ending June 30th, 1899.

Traveling expenses	$1,469 71
Postage and box rent	119 50
Telegraphing	35 56
Telephoning	224 85
Expressage	8 51
Stationery	7 25
Payroll (salaries of employés)	11,949 60
Extra clerical services	845 00
Miscellaneous	32 85
Ice	31 30
Advertising	173 55
Press clippings	36 00
Towel service	12 00
Rent of filter	12 00
Total	$14,957 68

STATE OF CALIFORNIA, County of Sacramento. } ss.

Otheman Stevens, Secretary of the State Commission in Lunacy, being first duly sworn, deposes and says that the above financial statement is correct.

OTHEMAN STEVENS,
Secretary State Commission in Lunacy.

Subscribed and sworn to before me, this 15th day of September, 1900.

P. H. McGRATH,
Assistant Secretary Board of Examiners.

Amount Expended by the Commission during the Fifty-first Fiscal Year, ending June 30th, 1900.

Traveling expenses	$1,880 81
Postage and box rent	130 50
Telegraphing	46 80
Telephoning	285 66
Expressage	18 70
Filing cabinet	98 25
Payroll (salaries of employés)	14,279 10
Miscellaneous	41 55
Ice	30 80
Advertising	85 20
Press clippings	36 00
Towel service	12 00
Rent of filter	12 00
Total	$16,957 27

STATE OF CALIFORNIA, County of Sacramento. } ss.

Otheman Stevens, Secretary of the State Commission in Lunacy, being first duly sworn, deposes and says that the above financial statement is correct.

OTHEMAN STEVENS,
Secretary State Commission in Lunacy.

Subscribed and sworn to before me, this 15th day of September, 1900.

P. H. MCGRATH,
Assistant Secretary Board of Examiners.

Table Showing Amount of Money Collected Since Organization of Commission (April 29, 1897) to and Including June 30, 1900.

	Forty-ninth Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year	Totals.
Account board of patients—				
Stockton	$755 00	$2,065 87	$4,223 57	$7,044 44
Napa	2,258 51	5,878 82	10,200 02	18,337 35
Agnews	308 00	2,316 29	791 00	3,415 29
Mendocino	165 00	660 75	1,141 41	1,967 16
Southern California			2,319 60	2,319 60
	$3,486 51	$10,921 73	$18,675 60	$33,083 84
Transportation account	881 50	1,170 81	1,623 97	3,676 28
County charges	248 75	289 85	156 50	695 10
Totals	$4,616 76	$12,382 39	$20,456 07	$37,455 22

COST OF CARING FOR THE INSANE FOR THE PAST TWO FISCAL YEARS.

The table of expenditures for the support of the five State Hospitals furnishes pretty conclusive evidence that the Hospitals are not expensively maintained, and that the large amounts necessarily expended are due to the excessive numbers to be cared for rather than to lack of economical administration.

It cost for the fifty-first fiscal year (ending June 30, 1900), to maintain all the patients in the State Hospitals, $709,499.28—a large sum, which creates the impression of an unnecessarily great expense, until it

TABLE SHOWING THE DAILY AND YEARLY PER CAPITAS AND THE PURPOSES FOR WHICH THE MONEY WAS EXPENDED.

For the Year Ending June 30, 1899.

	Salaries and Wages.	Provisions.	Stores.	Ordinary Repairs.	Farm and Grounds.	Clothing and Dry Goods.	Furniture and Bedding.	Books and Stationery.	Fuel and Light.	Medical Supplies.	Managers' Per Diem.	Miscellaneous Expenses.	Total Per Capitas.	Average Number Patients.
Stockton—														
Yearly cost	$97,033.43	$57,596.78	$4,442.29	$5,527.90	$3,845.18	$7,930.43	$2,472.71	$312.07	$13,063.12	$2,265.29	$1,512.49	$1,846.27	.....	.....
Daily per capita per patient	.1714	.1013	.0078	.0097	.007	.0141	.0044	.0006	.0246	.0041	.0026	.0033	.3509	1,558
Yearly per capita per patient	62.68	36.97	2.85	3.55	2.47	5.12	1.59	.20	8.38	1.46	.97	1.18	$127.49	.....
Napa—														
Yearly cost	92,949.94	63,356.29	3,105.00	4,515.88	4,584.52	7,005.66	2,757.86	295.23	15,371.56	1,830.29	1,493.70	1,733.79	.....	.....
Daily per capita per patient	.1717	.1171	.0057	.0083	.0084	.0141	.0051	.0005	.0286	.0032	.0027	.0032	.3686	1,483
Yearly per capita per patient	62.67	42.72	2.09	3.04	3.09	5.13	1.86	.20	10.36	1.23	1.00	1.17	134.56	.....
Agnews—														
Yearly cost	62,150 42	33,812.50	3,256.67	3,521.70	4,569.56	5,523.22	2,356.15	382.44	11,679.57	1,167.37	1,044.00	1,504.77	.....	.....
Daily per capita per patient	.1775	.0966	.0093	.0101	.0129	.0157	.0067	.0011	.0334	.0033	.0044	.0043	.37537	959
Yearly per capita per patient	64.79	35.26	3.39	3.67	4.79	5.76	2.46	.40	12.18	1.22	1.61	1.58	137.01	.....
Mendocino—														
Yearly cost	38,448.71	21,128.81	1,947.74	4,966.24	1,218.19	3,345.96	3,738.22	150.05	5,156.80	495.25	2,675.99	1,329.13	.....	.....
Daily per capita per patient	.2093	.115	.0106	.027	.0067	.0182	.0204	.0008	.028	.0024	.014	.0075	.46	503.3
Yearly per capita per patient	76.39	41.98	3.87	9.86	2.42	6.65	7.43	.30	10.25	.98	5.12	2.64	167.89	.....
Southern California—														
Yearly cost	35,155.26	22,110.93	1,899.23	5,205.28	8,506.85	3,453.52	2,929.06	584.91	8,859.74	1,071 06	1,939.51	3,601.77	.....	.....
Daily per capita per patient	.1577	.10	.0085	.0233	.038	.016	.0126	.0026	.04	.0048	.0087	.016	.4282	610.66
Yearly per capita per patient	57.57	36.21	3.11	8.52	13.93	5.66	4.60	.96	14.51	1.75	3.18	5.90	155.90	.....

For the Year Ending June 30, 1900.

Stockton—														
Yearly cost	$96,488.66	$60,785.71	$5,103.41	$4,363.67	$1,535.85	$8,763.02	$2,557.39	$369.91	$10,168.21	$2,315.94	$1,508.90	$2,302.25	.....	.....
Daily per capita per patient	.167	.105	.009	.0076	.003	.0152	.0044	.0006	.018	.0004	.0025	.001	.3391	1,585
Yearly per capita per patient	60.89	38.35	3.22	2.75	.97	5.53	1.61	.19	6.42	1.46	.95	1.45	$123.79	.....
Napa—														
Yearly cost	92,315.25	58,481.79	4,111.98	3,415.88	2,435.86	7,941.69	1,959.09	238.23	19,109.99	1,648.22	1,790.65	1,154.64	.....	.....
Daily per capita per patient	.1663	.1053	.0074	.006	.0051	.0143	.0019	.0004	.0344	.003	.0032	.0029	.3404	1,521
Yearly per capita per patient	60.69	38.45	2.70	2.24	1.88	5.22	.69	.15	12.56	1.08	1.17	.75	127.58	.....
Agnews—														
Yearly cost	62,986.14	33,954.70	3,290.59	3,778.92	2,892.05	6,002.93	2,426.81	400.78	13,408.41	1,169.38	1,540.80	1,065.04	.....	.....
Daily per capita per patient	.1724	.093	.009	.0103	.008	.0166	.0066	.0011	.037	.0032	.0042	.0029	.3643	1,001
Yearly per capita per patient	62.92	33.92	3.29	3.78	2.84	6.06	2.42	.40	13.45	1.17	1.54	1.06	132.87	.....
Mendocino—														
Yearly cost	37,433.18	23,587.35	2,230.85	3,852.92	868.32	3,479.32	1,755.98	211.37	5,079.02	620.37	2,307.40	1,220.00	.....	.....
Daily per capita per patient	.1893	.1165	.0113	.02	.0044	.0176	.0089	.0011	.03	.0031	.0116	.0062	.42	542
Yearly per capita per patient	69.09	43.52	4.11	7.11	1.60	6.41	3.23	.40	10.48	1.14	4.26	2.25	153.60	.....
Southern California—														
Yearly cost	43,965.16	25,611.11	2,930.92	2,876.23	3,307.50	5,251.20	2,194.44	457.48	9,824.74	1,896.35	2,907.70	2,648.37	.....	.....
Daily per capita per patient	.1889	.11	.0126	.0123	.0142	.0225	.0094	.002	.0422	.007	.0103	.0114	.4348	637.5
Yearly per capita per patient	68.97	40.17	4.60	4.51	5.19	8.24	3.45	.72	15.41	2.50	3.93	4.15	161.84	.....

STAT

Otl
swor

Su

Tabl

Acco
Sto
Na
Ag
Me
Sou

Tran
Coun

T

COS

Tl
furn
sivel
due
econ
It
tain
whic

is ascertained that for that sum 5,286 patients were cared for for one year. The cost of maintaining one patient one year is $139.94.

This sum, the yearly per capita, is comparatively small, and the more you tear it to pieces and segregate it into its various component parts, the smaller it looks.

That it may be clearly seen how this money is expended and just what it purchases, the various items going to make up the whole are presented in detail.

DETAILED COST OF CARING FOR ONE PATIENT—ONE YEAR AND ONE DAY.

(Average cost of all State Hospitals.)

Salaries and wages, one year	$64 51
Salaries and wages, one day	17.68

Of the total yearly cost there is paid out for salaries of officers and wages of employés $64.51 for one patient in the year. At first sight this proportion seems large, and no doubt it is large, but it is the opinion of many experienced in the care of Hospitals for the Insane that our Hospitals are undermanned, that we do not have enough attendants and nurses to give the patients the attention and individual care which they need. Recognizing that this opinion is at least to some extent justified, and taking advantage of the money saved by the revision of the payroll, the Commission has allowed estimates for a small increase in the number of attendants in Hospitals where the conditions would permit of it, and a further increase is justifiable.

FOOD.

Yearly cost one patient	$36 88
Daily cost one patient	10.6

One of the principal items of expense in maintaining Hospitals is food. The subject of the proper feeding of the insane, of furnishing a diet, which while it supplies an amount of nutriment that is fully sufficient for those who are obliged to rely on it for sustenance, yet is so regulated as to quality, quantity, and selection that there will be a minimum amount of waste and no unnecessary expense, has occupied for all time the attention of those engaged in the care of the insane.

Without investigation, 10½ cents a day for feeding a man seems entirely insufficient, but if it is understood what can be bought with that sum at present contract prices and what food supplies are obtained from farm, garden, and dairy as an addition to the food purchased, the food allowance will appear, as it is, much more liberal and affording sufficient nourishment for the average sane or insane person not at hard labor.

The average value of food products of farm, garden, and dairy of the five Hospitals for the fiscal year ending June 30, 1900, is 2½ cents per

patient per day, which, added to the daily per capita of food purchased, makes the cost of food $13\frac{1}{10}$ cents per day.

STORES.

Yearly cost one patient	$3 58
Daily cost one patient	00.99

Under the head of "stores" are included an innumerable number of supplies, such as brooms, brushes, soap, laundry supplies, cutlery, tobacco, tinware, etc., such as are needed in all households.

ORDINARY REPAIRS.

Yearly cost one patient	$4 08
Daily cost one patient	01.124

This item of charge embraces every repair necessary in the institution—painting, glazing, pipe-fitting, kalsomining, blacksmithing, carpenter work, etc.

FARM AND GROUNDS.

Yearly cost one patient	$2 50
Daily cost one patient	00.7

It covers all expense of running the farm, vegetable garden, dairy, orchard, and flower gardens. The farm, dairy, orchard, and vegetable garden supply a great quantity of food products in the shape of vegetables, milk, fresh fruits, eggs, pork, and veal, and very materially decrease the expense of feeding. It is an industry that should be fostered in each institution, for every pound of food raised at home decreases that much the quantity to be purchased.

CLOTHING AND DRY GOODS.

Yearly cost one patient	$6 29
Daily cost one patient	01.7

This is an exceedingly small sum to pay for clothing a man or woman for one year, but it is not so small as it appears, for as a matter of fact a number of the patients in each Hospital are clothed by their friends, thus leaving a smaller number to be divided into the expense. At any rate, the amount expended for clothing should be slightly increased for all Hospitals.

FURNITURE AND BEDDING.

Yearly cost one patient	$2 28
Daily cost one patient	00.6

A simple statement as above shows that no extravagance obtains in furnishing.

BOOKS AND STATIONERY.

Yearly cost one patient	$0 37
Daily cost one patient	00.1

FUEL AND LIGHT.

Yearly cost one patient	$11 66
Daily cost one patient	03.2

Light, heat, and power cut a very material figure in the expense of maintaining a Hospital for the Insane, and it is an expense that must be met. Stockton, by reason of its natural-gas wells, pays out only about half as much for light and heat as the other Hospitals.

MEDICAL SUPPLIES.

Yearly cost one patient	$1 47
Daily cost one patient	00.5

MANAGERS' PER DIEM AND TRAVELING EXPENSES.

Yearly cost one patient	$2 37
Daily cost one patient	00.65

MISCELLANEOUS.

Yearly cost one patient	$1 93
Daily cost one patient	00.53

The above explanation of the expenses of running State Hospitals gives a correct understanding of the various sources of expense going to make up the entire cost.

CONTINGENT FUND.

A very satisfactory increase will be noticed in the receipts of the Contingent Fund for all the Hospitals for the fifty-first fiscal year over the fiftieth. This increase is due principally to the close collections of the Commission and to the increased care exercised by judges in examining into the financial status of those they commit, as well as the more careful collections of the Hospital superintendents.

A perusal of the table showing the amounts expended and for what purpose will be interesting.

IMPROVEMENTS.

The more important improvements completed since our last report are shown by the following statement:

Stockton State Hospital.

Superintendent's cottage completed.
Pumping (irrigation) plant enlarged and improved.
Shoemaking machinery installed and in operation.

Steam-heating apparatus overhauled and repaired and pumps placed in good condition.

Steward's cottage erected and furnished.

Napa State Hospital.

Superintendent's residence completed and furnished.

Physicians' cottages (2) erected and near completion.

Additional machinery installed.

Brick morgue completed.

Brick closets for outside completed and connected with sewer.

New ice and refrigerating plant installed.

One million brick made.

Agnews State Hospital.

Two cottages, brick, accommodating seventy-five patients, built and equipped.

Automatic fire-extinguishing sprinklers placed in attics.

Ice plant overhauled and rebuilt.

Additional sheds for protection of dairy stock built.

Lawns much improved.

Southern California State Hospital.

Brick building accommodating forty patients and a large number of employés completed and equipped.

Dining-room, brick (congregate plan), built and in use.

Twenty acres of land for additional water-supply purchased, and contracts let for pumping machinery.

Mendocino State Hospital.

Water works completed.

Administration building improved.

Items, which would have been legitimate charges against "support," have been allowed to be estimated for and paid out of the Contingent Fund, in order to relieve the Support Fund of the different Hospitals, as follows :

Stockton State Hospital	$8,700 00
Napa State Hospital	7,012 10
Agnews State Hospital	1,407 61
Mendocino State Hospital	318 40
Southern California State Hospital	2,602 35
Total	$20,040 46

The following tables show in closer detail the manner in which the Contingent Fund has been used for the biennial period, and since the creation of said fund by law :

COMPARATIVE TABLE SHOWING THE DISBURSEMENTS FROM THE CONTINGENT FUND FOR THE TWO YEARS ENDING JUNE 30, 1900.

Items.	Stockton.		Napa.		Agnews.		Mendocino.		Southern California.	
	1899.	1900.	1899.	1900.	1899.	1900.	1899.	1900.	1899.	1900.
Machinery, hardware, etc.	$211 63	$1,781 22	$952 61	$418 31		$74 84	$9 45		$126 00	
Farm and grounds	832 19	1,456 64	1,538 00	864 82	$145 35	412 37			203 00	$769 39
Buildings	1,490 11	131 13	3,893 96	4,496 80	24,299 99	528 46			2,751 96	2,136 11
Furniture, bedding, crockery, etc.	2,471 47	919 00	2,702 55	172 16	1,999 34	997 91				
Labor on grounds, etc.	521 93	45 00	2,355 87	1,307 75	94 30				1,363 50	271 78
Rent of land		400 00								
Improvements and repairs	100 00	1,580 90	1,546 25	1,768 62		673 04		$393 49	1,400 06	1,492 61
Incidentals and miscellaneous	245 64	178 64	281 75	771 08	242 95	135 12	76 95	54 01	502 71	40 60
Discharged patients and returned board	74 70	325 55	50 25	160 00	102 00	584 65	108 00	299 85	95 00	367 50
Water, light, and heat	654 20	390 83		392 00			4,458 24	1,365 49	768 28	1,073 85
Livestock		3,444 20							200 00	
Advertising and printing		46 00			46 65	46 00	92 00	46 00	92 00	
Insurance and inspection of boilers	50 00	100 00								
Improvement of streets	1,370 80									
Attorney's fees				1,000 00					200 00	
Surgical instruments		281 00								
Clothing and dry goods		23 25								
Fire apparatus and hose			1,000 00		4,400 00					
Revolving Fund									200 00	
Deficiency in appropriation for support—50th fiscal year				1,070 27						
Ice plant				3,283 55		1,263 37				
Reporter's fees in Buchanan case				775 00						
Provisions and stores				53 83						
Totals	$8,022 67	$11,106 36	$14,321 24	$16,534 19	$31,330 58	$4,715 76	$4,744 64	$2,158 84	$8,502 51	$6,151 84

Statement Showing the Disbursements of the Five State Hospitals from the Contingent Fund from the Time Said Fund was Created by Law.

Items.	Stockton. From July 1, 1883, to July 1, 1900.	Napa. From July 1, 1883, to July 1, 1900.	Agnews. From July 1, 1886, to July 1, 1900.	Mendocino. From July 1, 1894, to July 1, 1900.	Southern California. From July 1, 1894, to July 1, 1900.
Machinery and hardware	$7,684 85	$20,943 12	$189 27	$39 49	$597 31
Farm and grounds	18,489 64	15,830 39	4,564 28	----------	4,705 28
Buildings	42,666 17	35,683 60	37,822 84	4,526 03	8,175 47
Furniture, bedding, crockery, etc.	33,073 51	6,349 57	8,761 75	14 50	776 34
Labor on grounds, painting, plumbing	566 93	46,324 55	94 30	----------	2,702 57
Rent of land and purchase of real estate	9,993 60	570 00	7,185 75	----------	----------
Interest and exchange	13,456 07	8,926 53	86 81	16 05	21 92
Improvement and repairs	46,848 10	37,240 96	1,192 63	874 96	5,365 97
Entertainment and religious exercises	2,089 58	3,843 65	16 00	195 03	1,531 20
Incidental and miscellaneous	11,387 97	4,284 87	11,823 18	2,259 02	2,500 63
Traveling expenses	3,960 40	1,837 45	522 30	193 65	1,043 80
Groceries, fruit, etc.	2,305 19	3,285 87	451 95	17 50	1,125 61
Refunded board and discharged patients	400 25	455 21	752 50	407 85	1,393 30
Sewage, water, light, and heat	37,509 32	21,855 24	6,428 09	8,111 46	4,859 13
Fire protection	2,957 82	6,264 00	4,463 00	----------	727 12
Livestock	12,692 21	3,280 00	258 00	121 32	1,661 50
Telegraph and telephone	120 60	687 05	101 10	69 30	472 69
Books and stationery	----------	2,003 45	324 36	33 00	111 73
Freight and express	----------	623 35	6 00	----------	449 14
Advertising and printing	711 94	68 50	450 40	142 80	304 45
Inspection and insurance of boilers	555 00	857 81	----------	----------	18 00
Attorneys' fees	688 25	1,180 20	57 50	112 50	387 50
Subsistence assistant physician	1,630 00	----------	----------	----------	----------
Improvement of streets	14,540 20	----------	----------	----------	----------
Ice plant	----------	6,360 99	1,263 37	----------	2,180 00
Metallic file cases	----------	1,906 65	----------	----------	----------
Detective services	----------	465 25	----------	----------	----------
Orr's shortage (ex-Treasurer)	1,890 95	----------	----------	----------	----------
Transfer of money	33 37	----------	----------	----------	----------
Tower clock	----------	----------	783 50	----------	----------
Deficiency (support)	2,325 13	1,070 27	2,444 24	----------	----------
Revolving Fund	200 00	----------	200 00	200 00	200 00
Surgical instruments	284 00	----------	----------	----------	----------
Clothing and drygoods	23 25	----------	----------	----------	----------
Reporter's fees in Buchanan case	----------	775 00	----------	----------	----------
Totals	$269,084 30	$233,853 91	$90,243 12	$17,334 46	$41,310 66

Recapitulation.

Hospital.	Receipts.	Disbursements.	Balance on Hand.
Stockton	$281,486 41	$269,084 30	$12,402 11
Napa	260,580 74	233,853 91	26,726 83
Agnews	105,790 48	90,243 12	15,547 36
Mendocino	23,409 37	17,334 46	6,074 91
Southern California	50,173 97	41,310 68	8,863 29
Grand totals	$721,440 97	$651,826 47	$69,614 50

Table Showing the Receipts and Disbursements of the Contingent Fund for the Two Years ending June 30, 1900.

	Stockton.	Napa.	Agnews.	Mendocino.	Southern California.
Balance on hand July 1, 1898.	$2,844 75	$12,983 77	$24,820 95	$3,538 69	$1,322 51
Receipts for fiftieth fiscal year	12,294 25	21,397 26	10,673 16	4,227 75	9,836 12
Total receipts	$15,139 00	$34,381 03	$35,494 11	$7,766 44	$11,158 63
Disbursements	8,022 67	14,321 24	31,330 58	4,744 64	8,502 51
Balance on hand July 1, 1899	$7,116 33	$20,059 79	$4,163 53	$3,021 80	$2,656 12
Receipts for fifty-first fiscal year	16,392 14	23,201 23	16,099 59	5,211 95	12,359 01
Total receipts	$23,508 47	$43,261 02	$20,263 12	$8,233 75	$15,015 13
Disbursements	11,106 36	16,534 19	4,715 76	2,158 84	6,151 84
Balance on hand July 1, 1900.	$12,402 11	$26,726 83	$15,547 36	$6,074 91	$8,863 29

Table Showing the Total Cost of the Five State Hospitals, with the Average Number of Patients and Stock on Hand, for the Two Years ending June 30, 1900.

Fiftieth Fiscal Year.

	Support.	Salaries.	Contingent Fund.	Expenses Lunacy Com.	Total.	Stock on Hand.	No. Patients.
Stockton	$100,844 44	$97,633 43	$8,022 67	$4,434 07	$210,934 61	$1,210 44	1,558
Napa	106,648 78	92,949 94	14,321 24	3,599 30	217,519 26	1,556 93	1,483
Agnews	69,257 85	62,135 42	31,330 58	4,065 55	166,789 40	3,657 93	959
Mendocino	46,052 29	38,446 71	4,744 64	1,512 83	90,756 47	5,461 05	503.33
So. Cal.	59,822 93	35,155 26	8,502 51	1,345 93	104,826 63	1,608 85	610.66
Totals	$382,626 29	$326,320 76	$66,921 64	$14,957 68	$790,826 37	$13,495 20	5,114

Fifty-first Fiscal Year.

Stockton	$99,715 96	$96,488 66	$11,106 36	$1,533 72	$208,844 70	$2,521 07	1,585
Napa	101,388 12	92,315 25	16,534 19	2,842 33	213,079 89	1,496 70	1,521
Agnews	70,020 39	62,986 14	4,715 76	4,101 38	141,823 67	3,615 36	1,001
Mendocino	45,812 90	37,433 18	2,158 84	4,257 87	89,662 79	5,976 60	542
So. Cal.	59,373 49	43,965 16	6,151 84	4,221 97	113,712 46	2,178 42	637.5
Totals	$376,310 89	$333,188 39	$40,666 99	$16,957 27	$767,123 51	$15,588 15	5,286.5

Some difference of opinion exists as to the manner in which the Contingent Fund should be handled, and the Commission has at times been criticised for not being more liberal in permitting its expenditure for purposes of helping out the Support Fund or of spending it because it is on hand.

The views of the Commission on the Contingent Fund may be briefly expressed as follows: As a first proposition, the Commission believes that if the Contingent Fund is properly handled, and nursed as it were, the greater portion of future enlargements of State Hospitals, except Southern California (and it can be done there also after their Adminis-

tration Building and wings are completed), may be made from said fund without calling on the State for special appropriations for building purposes.

By proper handling and nursing, the Commission means not to allow its expenditure except when it is necessary, whether for permanent improvements or for support. It must be taken into consideration that for years past this fund has been used for any purpose and entirely without limitation, and that improvements have been made, which, while both useful and ornamental, were not so strictly necessary that a prudent business man conducting his own affairs and using his own money would feel inclined to make the expenditure when his business could be successfully handled without it.

Fortunately, the law gives the Commission the power of allowing or rejecting proposed expenditures, and where it believes an expenditure is not needed it did not hesitate to reject it. Occasionally an emergency has arisen where it became advisable to assist a Hospital to meet its absolutely necessary monthly expenses for support, and in such cases the Commission has utilized the Contingent Fund to tide over the emergency.

The good results to be obtained by properly nursing the Contingent Fund are well exemplified by the Agnews State Hospital, which two years ago completed and equipped two brick cottages, capable of accommodating seventy-five patients and their attendants, and now has under construction a two-story brick cottage for one hundred patients and their attendants, which will cost $21,500. Agnews State Hospital made it possible to build its own cottages, not by any penuriousness in handling the Contingent Fund, for they have used it when it was necessary, but rather by using it with one end in view, that of building cottages.

At least one other State Hospital is in a position to build a cottage to accommodate one hundred patients from its Contingent Fund at short notice.

When a Hospital has its original plant of a central building and wings filled with patients, future enlargements can best be made by cottages, as offering better opportunities for classification and treatment of special cases and giving to the afflicted something more like a home than the large wards of main buildings. That these cottages can generally be built as needed to accommodate the increase of patients without calling on the Legislature for special appropriations is the belief of the Commission, and it has endeavored to handle the Contingent Fund with the belief that such use of it was desirable.

MOVEMENT OF PATIENTS IN THE STATE HOSPITALS FOR THE FIFTIETH AND FIFTY-FIRST FISCAL YEARS.

A review of the tables on pages 18 and 19 shows that the fiftieth fiscal year began with 5,001 patients in the State Hospitals, and for the period 1,183 patients were admitted, and 26 escapes returned. For the same period 957 patients were discharged, died, or escaped, leaving, on June 30, 1899, 5,253 patients, or an increase of 252 for the year.

The year ending June 30, 1900, commenced with 5,253 patients. There were admitted 1,211, and 41 escapes were returned. For the same period 1,229 patients died, were discharged, or escaped, leaving on hand 5,276—an increase of 22 patients.

A great discrepancy will be noticed in the increase of patients in the Hospitals between the two years composing this biennial period, for in the fiftieth fiscal year there was an increase of 252 patients, which is considerably above the increase per annum for the last ten years, while in the fifty-first fiscal year the increase was but 22, which is very much below the average.

This falling below the average increase is unfortunately not due to a lessened number of patients committed, for, as a matter of fact, the number of commitments was rather more than usual. The failure to show the average increase was due to a slight increase (39) of deaths in the fifty-first over the fiftieth fiscal year, and a very large increase (227) in the number of patients discharged in the fifty-first fiscal year.

There is nothing special to be remarked upon the subject of discharges, except to note in passing that there is a very great difference in the percentage of recoveries attained in the five State Hospitals, and that this difference is pretty conclusive evidence that either the standard of recovery as adopted is different with different Superintendents, or that the temperament of the discharging officer cuts a very wide swath in determining whether "recovered" or "improved" should be placed opposite a discharged patient's name.

In discussing the admissions for the two fiscal years a point of importance is to be noted in the fact that twelve per cent of the patients had not been in the State a year and are not, therefore, really chargeable to California. Many of this twelve per cent undoubtedly came to the State, shattered in body and mind, in search of health, and their committal as insane was but the natural consequence of the advance of pre-existing disease.

Another point of importance is to be found in the fact that of the 1,211 commitments, 242, or one fifth, had been in Asylums or Hospitals previously, and should not be counted when calculating on the liability of the community to insanity. The following table shows the nationality of the patients in the State Hospitals, and may be of some

MOVEMENT OF PATIENTS DURING THE YEAR ENDING JUNE 30, 1899.

	Stockton.			Napa.			Agnews.			Mendocino.			Southern California.			Total.		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
Number patients June 30, 1898	1,039	518	1,557	842	624	1,466	541	385	926	357	120	477	381	194	575	3,160	1,841	5,001
Number returned escapes	------	-----	------	15	------	15	1	------	1	3	------	3	7	------	7	26	------	26
Number admitted to June 30, 1899	233	92	325	163	83	246	127	121	248	132	46	178	115	71	186	770	413	1,183
Number under care and treatment	1,272	610	1,882	1,020	707	1,727	669	506	1,175	492	166	658	503	265	768	3,956	2,254	6,210
Number discharged recovered	79	14	93	38	13	51	31	28	59	48	11	59	44	19	63	240	85	325
Number discharged improved	22	11	33	10	14	24	9	10	19	8	5	13	------	------	------	49	40	89
Number discharged unimproved and transferred	7	7	14	1	1	2	4	6	10	3	------	3	2	20	22	17	34	51
Number discharged not insane	2	1	3	4	2	6	------	------	------	4	5	9	------	------	------	10	8	18
Number died	105	46	151	72	33	105	39	33	72	42	9	51	31	14	45	289	135	424
Number escaped	10	------	10	17	------	17	2	------	2	5	------	5	16	------	16	50	------	50
Total died, discharged, escaped	225	79	304	142	63	205	85	77	162	110	30	140	93	53	146	655	302	957
Number remaining June 30, 1899	1,047	531	1,578	878	644	1,522	584	429	1,013	382	136	518	410	212	622	3,301	1,952	5,253

MOVEMENT OF PATIENTS DURING THE YEAR ENDING JUNE 30, 1900.

	Stockton.			Napa.			Agnews.			Mendocino.			Southern California.			Total.		
	Men.....	Women..	Total....	Men.....	Women..	Total....	Men.....	Women..	Total....	Men.....	Women..	Total....	Men.....	Women..	Total....	Men.....	Women..	Total.....
Number patients June 30, 1899	1,047	531	1,578	878	644	1,522	584	429	1,013	382	136	518	410	212	622	3,301	1,952	5,253
Number returned escapes	5	.....	5	8	1	9	9	.....	9	1	.....	1	17	.....	17	40	1	41
Number admitted to June 30, 1900	226	93	319	158	103	261	132	114	246	134	48	182	131	72	203	781	430	1,211
Number under care and treatment	1,278	624	1,902	1,044	748	1,792	725	543	1,268	517	184	701	558	284	842	4,122	2,383	6,505
Number discharged recovered	71	22	93	39	23	62	41	52	93	57	10	67	99	60	159	307	167	474
Number discharged improved	21	14	35	27	40	67	31	33	64	4	6	10	1	1	2	84	94	178
Number discharged unimproved and transferred	7	4	11	6	6	12	12	8	20	6	1	7	.....	.....	.....	31	19	50
Number discharged not insane	2	.....	2	3	.....	3	.....	.....	.....	.....	1	1	2	.....	2	7	1	8
Number died	101	53	154	88	39	127	47	31	78	38	17	55	40	9	49	314	149	463
Number escaped	14	.....	14	13	1	14	9	.....	9	5	.....	5	14	.....	14	55	1	56
Total died, discharged, escaped	216	93	309	176	109	285	140	124	264	110	35	145	156	70	226	798	431	1,229
Number remaining June 30, 1900	1,062	531	1,593	868	639	1,507	585	419	1,004	407	149	556	402	214	616	3,324	1,952	5,276

interest to the student. In making this tabulation the classification has been made under the name of the main government, provinces and dependencies having been ignored. For example, natives of the German provinces have all been classified as Germans, and all Australasians as Australians:

Nationality of Patients in the Five State Hospitals, July 1, 1900.

	Stockton.	Napa.	Agnews.	Mendocino.	Southern California.	Total.
Ireland	238	242	152	72	34	738
England	59	69	52	18	34	232
Scotland	22	17	15	1	5	60
Wales	0	6	3	1	1	11
Canada	31	38	29	11	22	131
Australia	6	12	3	1	4	26
Germany	195	207	111	61	53	627
Austro-Hungary	20	20	41	11	3	95
Denmark	25	16	11	11	2	65
Switzerland	30	24	20	13	8	95
Norway and Sweden	49	34	30	29	22	164
Holland	3	3	0	0	1	7
Belgium	3	1	1	0	1	6
France	51	36	27	13	14	141
Italy	49	27	21	16	12	125
Spain	8	2	2	0	2	14
Portugal	16	13	16	5	3	53
China	97	34	16	35	16	198
Japan	0	0	0	1	4	5
Russia	21	23	21	25	9	99
Turkey	0	1	0	0	0	1
Mexico	21	15	12	3	8	59
India	1	2	0	0	1	4
Greece	1	0	0	1	0	2
Chili	4	4	1	0	0	9
Peru	1	2	0	0	0	3
New Zealand	1	1	0	0	0	2
Guatemala	1	0	0	0	0	1
Western Isles	12	0	0	0	0	12
West Indies	6	0	3	1	0	10
Armenia	1	0	0	0	0	1
South America	0	1	2	0	0	3
Africa	1	0	0	0	0	1
Sandwich Islands	0	2	0	0	0	2
High Seas	0	0	1	0	0	1
	973	852	590	329	259	3,003
United States	616	614	390	207	342	2,169
Unknown	4	41	24	20	15	104
	1,593	1,507	1,004	556	616	5,276

PRODUCTS OF FARM, GARDEN, AND DAIRY OF THE STATE HOSPITALS.

Important features, from economical and curative standpoints, of Hospital work are the farms, gardens, and dairies. Few realize the labor done in cultivating these industries, and the money value of the products of farm, garden, and dairy. The dairy furnishes all the milk for the Hospitals (with exceptions), the garden produces all the fresh vegetables consumed as food, and the farm, in part, supplies the hay and grain necessary in maintaining the stable and dairy.

The table below shows the money value, based on ruling market prices, of the products of farm, garden, and dairy, as well as the expense of the production:

Table Showing Receipts and Disbursements of Farm, Garden, and Dairy, for the Fiftieth and Fifty-first Fiscal Years.

Hospital.	Fiftieth Fiscal Year.			Fifty-first Fiscal Year.		
	Receipts.	Disbursements.	Excess Receipts.	Receipts.	Disbursements.	Excess Receipts.
Stockton	$15,701 68	$5,613 54	$10,088 14	$14,352 60	$7,776 15	$6,576 45
Napa	17,544 90	11,964 52	5,580 38	17,062 51	9,425 86	7,636 65
Agnews	12,152 87	8,364 51	3,788 36	12,153 92	8,579 25	3,574 67
Mendocino	3,074 51	2,139 72	934 79	3,219 33	1,547 57	1,671 76
So. California	11,623 23	8,506 85	3,116 38	13,357 34	8,307 50	5,049 84
Totals	$60,097 19	$36,589 14	$23,508 05	$60,145 70	$35,636 33	$24,509 37

Table Showing Value of Food and Farm Products and Per Capita of Food Products, based on the above table.

Hospital.	Fiftieth Fiscal Year.			Fifty-first Fiscal Year.		
	Food Supplies.	Hay and Grain.	Per Capita Food Supplies.	Food Supplies.	Hay and Grain.	Per Capita Food Supplies.
Stockton	$9,151 81	$6,549 87	.01644	$10,947 48	$3,405 12	.019
Napa	14,301 78	3,243 12	.0264	14,286 94	2,775 57	.026
Agnews	10,637 57	1,515 30	.0304	10,887 86	1,266 06	.03
Mendocino	2,422 14	652 37	.0132	2,679 10	540 23	.0135
So. California	7,203 23	4,420 00	.0323	8,577 34	4,780 00	.037
Totals	$43,716 53	$16,380 66	.02375	$47,378 72	$12,766 98	.0251

It may be explained that the item "expense" includes all purchases, seed, machinery, fodder, etc., as well as the labor employed directly on farm, garden, dairy, or stable work. The products of this work may be roughly divided into food and fodder. The food products, which embrace such articles as green vegetables, potatoes, milk, eggs, poultry, pork, veal, beef, and fruits, are used as an addition to the food of employés and patients in the Hospital. That they not only add to the diet of those living in the Hospital, but that they subtract from the cost of feeding, will be clearly understood when the value of food products is taken into consideration. Converted into a per capita proposition, farm, garden, and dairy products used as food add .026 cent per person per day as an average sum in all the Hospitals.

The benefit as an economic measure of home or hospital production of food is more clearly shown in the cost of milk as purchased at the Mendocino State Hospital, and as produced in the dairy of the Stockton State Hospital. It costs Mendocino 15 cents a gallon to buy the milk from neighboring dairies, while Stockton's dairy produces it at a cost of

5 cents per gallon. That it will be economy to establish a dairy at the Mendocino State Hospital is evident from the foregoing statement.

The fact being apparent that the farms, gardens, and dairies, as conducted, are profitable propositions, it is advisable to point out some of the drawbacks to more successful work and some of the additions that are needed to present properties.

The Stockton State Hospital, situated right in the city, is wofully short of land. Although what land it has is productive and made excellent use of, it will not supply the vegetables needed for the 1,800 people resident in that Hospital. For several months in every year the Hospital is obliged to purchase vegetables for food. It has no land upon which to graze cows, and is compelled to limit its dairy herd in size for that reason. No hogs can be raised (a very profitable industry), on account of the institution being in the city limits. The lack of available land is a handicap to the institution, and it would be a good investment to purchase more acreage.

At the Mendocino State Hospital additional land suitable for raising alfalfa is needed in order that a dairy may be maintained. A lack of water supply for irrigating purposes has been a drawback, but in spite of it success has followed properly directed efforts.

Many patients are employed on Hospital farms or gardens, and to them the open-air employment has proven at all times a useful measure.

INDUSTRIES IN THE STATE HOSPITALS.

For some time the Commission and the Medical Superintendents and Board of Managers have been working quietly in an endeavor to promote the manufacture, in the Hospitals, of such articles as are in constant use and could be exchanged between the various institutions engaged in the care of the insane.

The most recent development in this line is the equipment of the Stockton State Hospital with machinery for making shoes and slippers. This shoemaking plant has now been in operation about four months, and is supplying all the brogans needed at that institution, and in the next sixty days will be able to furnish all the slippers and buskins. A work of this kind requires much preliminary training of patients, and takes a little time to get it fairly started; but it is the belief of the Commission that by the end of the present fiscal year Stockton will be able to supply all of the Hospitals for the insane with shoes and slippers at a cost of thirty per cent less than they are now supplied by contract. Figures derived from the work done in the last four months make the above statement a safe and conservative one.

For several years a tailor shop, in which is made all the men's clothing for local use, has been in successful operation at the Napa State Hospital. Plans are being discussed for the extension of this

industry to a degree that will permit the manufacture of men's clothing for all of the State Hospitals. It will require the construction of a special building and makes necessary a little more thought and calculation than can be done in short order, but it can be accomplished, and when in working order it will be possible to supply all the Hospitals with clothing at less cost and yet of better quality than is now bought by contract.

For some time the Napa and Southern California State Hospitals have been making all of the brick required in the construction of buildings.

There is one feature in these Hospital industries that possibly will not strike the average observer as of marked value, but which is of great importance. I refer to the occupation afforded for patients, and the direct value of employment, not only as a curative measure, but as a means of bringing about contentment where formerly there was restlessness and dissatisfaction; of making a producer where formerly there was only a destroyer; of stimulating to active existence the hope and courage and interest in life which are needed in the weary struggle for restoration of brain power and return to home and family.

Its value in the above lines is greater than its economical worth in dollars and cents. Go to a Hospital where many are idle and few employed, and you find noise, quarrels, destructiveness, and a restless discontent, or simply a vegetative existence destitute of a usefully applied energy. Visit one where the patients are kept intelligently employed and you have the reverse of the picture.

Not only in the treatment of the acute insane as a curative measure, but also in the treatment of the chronic insane as palliative and tonic measures, occupation on lawns, in fields, with the shovel, the hoe, with the aid of machinery or without, has a value that cannot be counted and must not be neglected.

The so-called industries or manufactories that are sought to be gradually introduced into our Hospitals have therefore the double function of serving as economic and therapeutic measures.

APPROPRIATIONS REQUESTED FOR THE ENSUING TWO FISCAL YEARS FOR SUPPORT AND SALARIES AND WAGES.

The State Hospitals have requested appropriations for the ensuing two fiscal years according to the following table:

STOCKTON STATE HOSPITAL.

Support	$225,000	
Salaries and Wages	200,000	
Total		$425,000

NAPA STATE HOSPITAL.

Support	$236,000	
Salaries and Wages	204,000	
Total		$440,000

AGNEWS STATE HOSPITAL.

Support	$185,010	
Salaries and Wages	134,000	
Total		319,010

MENDOCINO STATE HOSPITAL.

Support	$144,750	
Salaries and Wages	85,200	
Total		229,950

SOUTHERN CALIFORNIA STATE HOSPITAL.

Support	$157,000	
Salaries and Wages	110,000	
Total		267,000
Grand Total		$1,680,960

The Commission have carefully reviewed these figures and respectfully recommend that the following appropriations be granted for the next biennial period:

STOCKTON STATE HOSPITAL.

Support	$210,919	
Salaries and Wages	196,000	
Total		$406,919

Based on 1,648 patients at a daily per capita of 33.83 cents.

NAPA STATE HOSPITAL.

Support	$217,866	
Salaries and Wages	190,000	
Total		$407,886

Based on 1577 patients at daily per capita of 35.43 cents.

AGNEWS STATE HOSPITAL.

Support	$165,990	
Salaries and Wages	131,000	
Total		$296,990

Based on 1104 patients at daily per capita of 37.12 cents.

MENDOCINO STATE HOSPITAL.

Support	$123,910	
Salaries and Wages	85,000	
Total		$208,910

Based on 656 patients at daily per capita of 43.62 cents.

SOUTHERN CALIFORNIA STATE HOSPITAL.

Support	$140,847	
Salaries and Wages	102,000	
Total		$242,847

Based on 775 patients at daily per capita of 42.92 cents.

Grand Total for all Hospitals	$1,563,532

The above estimates are made in the following manner: The actual expense of appropriation for the last fiscal year is doubled, and to it is added the cost of the expected increase in the next two years. The cost of one person for the next two fiscal years is based on the rate or actual cost for the last fiscal year.

The appropriations asked for are as small as it is safe to go without cutting off needed supplies.

The figures as given above show an increase of $73,612 over the appropriation of two years ago.

STATE COMMISSION IN LUNACY.

LEGAL AFFAIRS OF THE STATE COMMISSION IN LUNACY.

Prior to the organization of the State Commission in Lunacy, the legal affairs of the several State institutions for the insane were looked after by the authorities of each institution.

In the matter of advice on the laws controlling the institutions, the Attorney-General was the official adviser.

In the matter of the collection of claims due for the support of the different classes of patients provided for in the several statutes governing the subject, there was no systematic or energetic effort made to enforce the payment of these claims.

Occasionally a suit would be brought or some proceeding would be had in court, in which an institution would be represented by an attorney who looked for his compensation to a percentage on the amount which might be collected as the result of the proceeding.

Since the organization of the Commission a large amount of money has been collected by the Commission for the support of patients from relatives and guardians without legal proceedings. In these cases formerly the failure to collect was largely due to the fact that either the relatives or the guardians were ignorant of their liability to pay, or the proper authorities had no knowledge that there were either relatives or estates from which payment could be enforced.

When the Commission was organized it found that in the five State Hospitals there were patients from all over the State for whose support payment should be made. Owing to the system of transfers of patients from one institution to another and the fact that patients were not always committed to the institution which was nearest the county of commitment, it was almost impossible, prior to the organization of the Commission, for the institutions to keep track of the relatives or financial condition of the patients. Especially was this difficulty enhanced when no information as to relatives or financial condition of patients was furnished with patients committed.

After the organization of the Commission the necessity of taking steps to secure the payment of claims which had accrued or which might thereafter accrue was soon brought to the attention of the Commission. The importance which has attached to this branch of the labors of the Commission can be more readily understood when it is seen that through the efforts of the Commission the Contingent Funds, which are such

large factors in certain economic features of the institutions, have been enlarged to the extent that many large and substantial improvements at each and all of the institutions have been made, which improvements would have been impossible if the system of collections for the support of patients had not been inaugurated by the Commission.

Looking at the matter of these collections from another point of view, it will be seen that instead of the Commission having been useless and an unnecessary expense, as is claimed in some quarters, it has been the means of collecting more than enough money to pay all its own expenses, including salaries.

Since the Commission has been in existence one of the principal sources of revenue to the Hospitals has been the collection of bills for support from the estates of persons who had been committed to the several institutions. In a large number of cases persons were committed who had valuable estates. These estates consisted of money in bank, personal property, or real estate. In some instances the real estate was income-producing. In a large number of cases the Commission found that absolutely no effort had been made to protect the interests of the patients, and in many instances no one in authority had any knowledge of the existence of any property.

The Commission found many cases where guardians had been appointed to take charge of the property of insane persons, and who, after appointment and obtaining possession of the property, had failed to render any account, even after years had elapsed from the date of appointment. In such cases the Commission has taken steps to have the guardian render proper accounts, and pay the claims of the Hospitals for the support of patients. Not all these cases have yielded financial results, but in many instances the possession of considerable property by the guardians has been shown and claims have been paid where the chances for collection had looked extremely dubious.

In many instances the investigations of the Commission have disclosed the existence of property where there were no guardians, and the course in such cases has been to call the attention of some proper person to the case, with the request that the proper proceedings be had. In the majority of cases the matters have been called to the attention of the District Attorneys of the several counties, and in this way a great many collections have been made which would have been lost to the State.

During the course of its investigations, the Commission has found that there are quite a number of patients in the Hospitals who are in receipt of pensions or are entitled to pensions from the United States, as survivors of the Civil or other wars. There has been some money collected in these cases, and the Commission has found, in several instances, where pensions have been collected and appropriated by persons who have not the slightest claim to the money.

In many cases, no money has been collected for the support of patients, yet small sums have been collected, ranging from $10 to $100, which have been turned over to the Hospitals and placed to the credit of the personal account of patients, to be used from time to time for the purchase of little articles of luxury and comfort for these patients.

Prior to June 1, 1899, the Commission was dependent for legal service and advice on the Attorney-General of the State. In the matter of collections the Commission was largely dependent on its own exertions, with such assistance as was rendered by attorneys working on a percentage basis.

Up to June 1, 1899, a large number of claims had been adjusted and settled and a number of actions had been brought. There still remained a large number of cases which could not be settled, and it was necessary that some legal steps be taken to enforce payment.

On account of the volume of this business and from the fact that the Attorney-General is the legal adviser of nearly every State officer and of all the District Attorneys of the State, it was found that it was impossible for him to attend to the legal affairs of the Commission. Consequently the undersigned, on June 1, 1899, was appointed the attorney of the Commission to act under the supervision of the Attorney-General.

Prior to June 1, 1899, a large number of suits had been brought against different counties, for the support of criminal insane at the Hospitals. The cases referred to are those where parties, subsequent to being charged with the commission of criminal offenses and prior to trial, were committed to the asylums as insane. Though suit was brought in a number of these cases, only in a few of them has there been or will there be collections made. The reason of this is that only in a few cases was a proper foundation laid for the enforcement of these demands under the provisions of the Penal Code.

Out of thirty or more suits which were brought in San Francisco there are only eight cases in which a favorable judgment can be obtained.

In San Francisco it was expected that these matters would have been settled last June, but owing to the action of the Supreme Court in declaring the assessments of the National Banks invalid, the revenue of San Francisco was reduced to such an extent that the Board of Supervisors refused to make any provision for funds to pay these claims in the next tax levy.

It will therefore be necessary, in the cases where the State has a right to recover, that further legal proceedings be had to determine the amount which should be paid.

Since these actions were commenced other claims have accrued, and will have to be properly presented before proper foundations are laid for their collection.

Outside of San Francisco nearly all these claims have been settled, though there yet remain five other claims: One in Ventura County,

which will probably be settled in a short time; two in Yuba County, which are now pending on demurrer to the complaints; two in Solano County, which are also pending on demurrer to the complaints.

Besides these actions several have been brought for the support of wives by husbands. In one of these cases, pending in the Superior Court of Alameda County, entitled Napa State Hospital vs. Thomas H. Beard, all of the legal phases of the questions involved have been called to the attention of the court on the demurrer to the amended complaint, and submitted. An early decision of the court is expected, and the character of the decision will determine the proper course to be pursued in all other claims of this character.

Besides the cases above referred to, a number of suits have been brought against hospital patients who have estates. In these cases the estates consist of unremunerative real estate, which will have to be sold in order to meet the claims. These suits have been brought in most instances in order to prevent the statute of limitations from running, while efforts are being made to effect a sale of the property of these patients.

Besides the various actions which have been brought from time to time, guardians of the estates of insane persons have been cited into court, to show cause why they should not render accounts and pay the claims of the Hospitals. In this way the Commission has succeeded in turning a great deal of money into the different Hospitals. One great obstacle which has been encountered in many of these cases is the difficulty of locating the guardians in order to obtain service of process on them. In many instances there have been no inventories or accounts filed by guardians, and their is nothing in the records of these cases to show the value or character of the estate or the residences of the guardians. In view of the fact that the record in many of these cases ends with the appointment of the guardian many years ago, it is sometimes only by mere accident that service can be obtained on the guardians.

The greatest part of the work which has been done on this line has been in San Francisco, Alameda, and Santa Clara counties, and while a large number of these estates have been investigated, yet there are many more remaining which undoubtedly will yield good returns in the future.

In the seven southern counties these matters have been all examined and the proper data obtained for future proceedings.

In most of the counties of the State this field is yet unexplored, and it seems reasonably certain that a great deal of money can be collected.

The investigation of these matters involves the examination of court records, in all cases, in order to determine whether or not proceedings should be taken. It is true that in a large number of cases the circumstances of a case will not warrant proceedings, but an examination is advisable in nearly every case.

The result of this investigation shows that in the estates of insane persons but very few guardians have made any effort whatever to comply with the law regulating guardianship proceedings. Most of the court records end with the appointment of a guardian, and the causes of the defaults of the guardians range all the way from mere negligence to embezzlement.

Since June 1, 1899, the attorney for the commission has investigated over two hundred of these cases. In some of them no proceedings were taken, for the reason that the property of the estate did not justify proceedings, and in others because there were dependent wives or minor children who derive their support from the estate, it being two small to contribute anything to the support of the insane person.

Besides attending to the above matters, the advice of the attorney has been sought on many occasions. In some cases the questions were propounded verbally and answered in the same way. In numerous other cases written opinions have been asked. Most of them have required a large amount of work, in examining not only the insanity laws and decisions treating of such matters, but also the general statutes and decisions relating to the same. Many of the questions involved relate to matters affecting the affairs of the Hospitals as State institutions, independent of their character as Hospitals for the insane.

Prior to the enactment of the Insanity Law of 1897, each of the five Hospitals was independent of the others. They were governed by the same laws, but the administration of the affairs of each institution in no way was connected with the others. The enactment of the law of 1897 was to put all the institutions under a central control, viz: the State Commission in Lunacy. The result has been that in carrying out the various provisions of the statute numerous questions have arisen from time to time. Some of these have been comparatively easy of solution; others, however, have disclosed serious defects in the law, which can only be met by proper legislation.

On the whole, the present law has demonstrated its efficiency and necessity, and it is to be hoped that the next Legislature will be able to afford such amendments as will make the law self-operative.

GEO. L. HUGHES,
Attorney, State Commission in Lunacy.

July 1, 1900.

REPORT

OF THE

STOCKTON STATE HOSPITAL.

NOTE: For statistical tables, see Appendix.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1899.

STOCKTON, CAL., August 10, 1899.

To the State Commission in Lunacy, Sacramento, Cal.:

GENTLEMEN: In accordance with the provisions of the Insanity Law, approved March 31, 1897, the following report of the Board of Managers of the Stockton State Hospital, for the fiscal year ending June 30, 1899 is respectfully submitted.

The reports of the Medical Superintendent and Treasurer covering the same period, which are presented herewith and made part hereof, furnish a complete and explicit statement of the internal and financial affairs of this Hospital, and are indisputable evidence that this institution has been conducted in a judicious and economical manner during the past year. The total expenditures for the period above specified paid from the appropriation made by the State for the support of this Hospital, for the fiftieth fiscal year, being as follows:

Salary Fund	$97,633 43
Support Fund	101,218 37
Total	$198,851 80
In addition thereto disbursements have been made from the Contingent Fund, amounting to	6,941 95
Grand total	$205,793 75

As shown by the report of the Medical Superintendent, the number of patients at this Hospital:

June 30, 1898	1,557
June 30, 1899	1,578

Through the active coöperation of the Medical Superintendent, Assistant Physicians, Heads of Departments, and employés in general, the per capita cost per diem shows the satisfactory average of 35.2 cents for

the year, notwithstanding the fact that in numerous instances the cost of supplies was in excess of amount paid for similar commodities during the previous year.

We do not deem it necessary or expedient to enter into any detailed review of the business affairs of the Hospital, for the reasons that, as required by law, your honorable body is monthly in receipt of a copy of the proceedings had at the meetings of this Board. The records show that this Board held thirty meetings during the past year, and the number of visits made by the individual members to the several departments of the Hospital, during the same period, was as follows:

President John N. Woods	123
Manager John T. Doyle	94
Manager Joseph Steffens	37
Manager A. McDonald	35
Manager J. C. Thompson	25

And we have invariably found everything throughout the premises in first-class condition. This does not preclude our stating that many improvements and repairs are necessary for the welfare of the Hospital and the inmates thereof. Your attention has already been directed to some of these matters, and we will make specific recommendations from time to time in relation to other necessary improvements and repairs.

With your consent and approval this Board made and entered into a lease of two hundred and twenty (220) acres of land, situated about four miles southeast of Stockton, for the term of one year, at an annual rental of $5 per acre, payable quarterly, commencing November 1, 1898, with the option of purchasing said land at any time prior to expiration of lease, at fifty dollars ($50) per acre. And it is very gratifying to report that the venture has proved a profitable one for the State.

The new residence for the Steward, now in course of construction on the Hospital grounds, is nearing completion and will soon be ready for occupancy.

With a full realization of the duties and responsibilities imposed upon us, individually and collectively, we have at all times endeavored to keep thoroughly informed as to the business and internal workings of this Hospital. The manner in which the Stockton State Hospital has been and is now being conducted reflects great credit upon the Medical Superintendent, Assistant Physicians, Heads of Departments, and employés in general, and is a source of satisfaction and pride to the members of this Board.

JOHN N. WOODS,
JOHN T. DOYLE,
JOHN C. THOMPSON,
JOSEPH STEFFENS,
A. McDONALD,
Board of Managers Stockton State Hospital.

A. C. Oullahan, Secretary.

REPORT OF THE TREASURER.

For Fiscal Year ending June 30, 1899.

STOCKTON, CAL., July 31, 1899.

To the Board of Managers of the Stockton State Hospital:

GENTLEMEN: The following is a statement of the receipts and disbursements of your Treasurer for the year ending June 30, 1899:

RECEIPTS.

1898—July 30—By balance on hand			$1,749 78
Salary Fund.			
1899—June 30—By cash			97,633 43
Support Fund.			
1899—June 30—By cash			101,218 37
Contingent Fund.			
June 30—By cash, patients' board	$10,983 23		
June 30—By cash, Steward's sales	1,045 35		
		12,028 58	
April 29—By cash, for Medical Superintendent, Revolving Fund	$200 00		
June 26—By cash, for Medical Superintendent, Revolving Fund	200 00		
		400 00	
May 11—By cash, received from State Treasurer	$1,123 23		
July 10—By cash, received from State Treasurer	25 00		
July 27—By cash, received from State Treasurer	54 92		
		1,203 15	
			$214,233 31

DISBURSEMENTS.

Salary Fund.			
1899—June 30—To cash, for payrolls			$97,633 43
Support Fund.			
1899—June 30—To cash, for supplies (contract)	$89,088 48		
June 30—To cash, for supplies (non-contract)	12,129 89		
		101,218 37	
Contingent Fund.			
1898—Aug. 31—Claims 1 to 10, Steward's list	$2,199 41		
Sept. 30—Claims 1 to 15, Steward's list	281 84		
Oct. 31—Claims 1 to 15, Steward's list	752 05		
Nov. 30—Claims 1 to 11, Steward's list	362 00		
Dec. 31—Claims 1 to 10, Steward's list	345 00		
1899—Jan. 31—Claims 1 to 9, Steward's list	327 50		
Feb. 28—Claims 1 to 17, Steward's list	1,017 56		
Mar. 31—Claims 1 to 15, Steward's list	444 41		
May 3—Paid express on coin to State Treasurer	9 03		
May 11—Claims 1 to 17	1,123 23		
July 11—Claim 1, A. C. Freese	25 00		
July 28—Claim 1, A. A. Sturgeon	54 92		
		6,941 95	
June 2—Paid Medical Superintendent, Revolving Fund	$200 00		
		200 00	
Carried forward			$205,993 75

DISBURSEMENTS—Continued.

Brought forward			$205,993 75
1899—April 12—Cash remitted to State Treasurer	$4,931 16		
May 3—Cash remitted to State Treasurer	1,129 30		
June 2—Cash remitted to State Treasurer	1,247 43		
June 26—Cash remitted to State Treasurer	200 00		
June 30—Cash remitted to State Treasurer	509 97		
July 10—Cash remitted to State Treasurer	221 70		
		8,239 56	
			$214,233 31

Respectfully submitted.

A. C. OULLAHAN,
Treasurer.

REPORT OF THE MEDICAL SUPERINTENDENT.

For Fiscal Year ending June 30, 1899.

STOCKTON, CAL., August 1, 1899.

To the Board of Managers of the Stockton State Hospital:

GENTLEMEN: As by law required, I submit my report of the business and operations of the Hospital for the fiscal year ending with June 30, 1899, showing the principal facts and results.

From the "Summary of Movements of Patients" it will be seen that at the beginning of the year there were 1,557 patients under my charge, and that the number admitted during the year was 325, making the whole number under care and treatment 1,882; of this number, 93 were discharged as recovered, 33 as improved, 14 as unimproved, and 3 as not insane; 151 died, and 10 successfully escaped; leaving 1,578 patients in the Hospital on June 30, 1899. This is an increase of 21.

The table of general statistics shows that since the opening of the institution in 1851 there have been admitted 14,973 patients, of which 11,367 were males and 3,606 were females, 6,004 native born, 8,332 foreign born, and 637 of unknown nativity; that the percentage of recoveries to admissions was 29.54, and that the percentage of deaths to the whole number treated was 8.02.

From the tables showing the transactions of the Steward's Department it will be seen that the total amount of articles consumed and other expenditures, including payroll and pay of Managers, was $199,928.81. The per capita cost per diem was 35.2 cents.

Respectfully submitted.

A. CLARK,
Medical Superintendent.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1900.

STOCKTON, CAL., August 15, 1900.

To the State Commission in Lunacy, Sacramento, Cal.:

GENTLEMEN: In accordance with the provisions of the Insanity Law (so called), approved March 31, 1897, the following report of the Board of Managers of the Stockton State Hospital for the fiscal year ending June 30, 1900, is respectfully presented.

The elaborate report of the Medical Superintendent and Treasurer's statement covering the same period, which are filed herewith and made a part hereof, furnish a full and complete account of the internal and financial affairs of this Hospital, and prove conclusively that this institution has been conducted in a business-like manner during the past year. The total expenditures during that period paid from the appropriation made by the State for the support of this Hospital, for the fifty-first fiscal year, being as follows:

Salary Fund	$96,488 66.	Last year,	$97,633 43
Support Fund	99,287 06.	Last year,	101,218 37
Totals	$195,775 72.	Last year,	$198,851 80
And in addition thereto disbursements have been made from the Contingent Fund, amounting to	11,116 38.	Last year,	6,941 95
Grand totals	$206,892 10		$205,793 75

The amount received from pay patients was $13,361.67, while the sales of the Steward aggregated $3,030.47.

As shown by the report of the Medical Superintendent the number of patients at the Hospital:

June 30, 1899	1,578
June 30, 1900	1,593

The per capita cost per diem shows the very satisfactory average of 33.6 cents, against 35.2 cents average for last year. This is the result of a careful administration of affairs and economical conduct of all the departments. It must not be inferred, however, that the rule of economy is enforced against the unfortunate inmates of the Hospital. They are not denied anything, not detrimental or unwholesome, which could be procured within the limits of the State's appropriation.

Any detailed statement or review of the affairs of the Hospital would, at this time, be supererogatory, for the reason that your honorable body is monthly in receipt of a copy of the proceedings had at the meetings of the Board. The record shows that the Board held thirty-eight meet-

ings during the year. The number of visits made by the individual members to the several departments of the Hospital were as follows:

President John N. Woods	114
Manager John T. Doyle	102
Manager John C. Thompson	69
Manager Joseph Steffens	42
Manager A. McDonald	37

It is highly gratifying to state that upon the occasion of these visits we have invariably found everything in splendid condition—neatness and thoroughness characterizing the work of the employés throughout the institution. There is, however, as set out and demonstrated in our monthly reports (Committee on Improvements and Repairs) pressing need for certain repairs and improvements, besides more facilities and additional help for conducting several of the departments, before the Stockton State Hospital will have reached that acme of perfection so much desired by your honorable body, this Board of Managers, and the executive officers of the institution.

Fully mindful of the obligations our office imposes, we have, at all times, worked unremittingly to further the best interests of the Hospital and its unfortunate inmates.

Great credit is due the Medical Superintendent, Assistant Physicians, Heads of Departments, and employés in general, for their splendid efficiency, painstaking care, and zeal. With their coöperation this Board of Managers has been able to accomplish much for the Hospital and the State, as will be clearly shown by the subjoined reports.

All of which is respectfully submitted.

JOHN N. WOODS,
JOHN T. DOYLE,
JNO. C. THOMPSON,
A. McDONALD,
JOSEPH STEFFENS,
Board of Managers of the Stockton State Hospital.

A. C. Ullahan, Secretary.

REPORT OF THE TREASURER.

For the Fiscal Year ending June 30, 1900.

Stockton, August 4, 1900.

To the Board of Managers of the Stockton State Hospital:

Gentlemen: The following is a statement of the receipts and disbursements of your Treasurer for the year ending June 30, 1900:

RECEIPTS.

Salary Fund.

1900—June 30—By cash received from State Treasurer		$96,488 66

Support Fund.

1900—June 30—By cash received from State Treasurer		99,287 06

Contingent Fund.

1900—June 30—By cash, patients' board	$13,361 67	
By cash, Steward's sales	3,030 47	
	$16,392 14	
Less amounts furnished discharged inmates	325 55	
		16,066 59
1899—Sept. 2—By cash received from State Treasurer	$50 00	
Oct. 3—By cash received from State Treasurer	352 03	
Nov. 22—By cash received from State Treasurer	1,139 67	
Dec. 9—By cash received from State Treasurer	550 00	
1900—Feb. 12—By cash received from State Treasurer	595 04	
Feb. 23—By cash received from State Treasurer	162 33	
Feb. 26—By cash received from State Treasurer	516 01	
Mar. 29—By cash received from State Treasurer	712 53	
May 9—By cash received from State Treasurer	619 79	
May 29—By cash received from State Treasurer	4,871 14	
June 28—By cash received from State Treasurer	1,187 27	
June 30—By cash received from patients' deposits	227 67	
July 23—By cash received from State Treasurer	132 90	
July 26—By cash received from State Treasurer	227 67	
		11,344 05
		$223,186 36

DISBURSEMENTS.

Salary Fund.

1900—June 30—To cash, for payrolls		$96,488 66

Support Fund.

1900—June 30—To cash, for supplies (contract)	$85,492 08	
To cash, for supplies (non-contract)	13,794 98	
		99,287 06

Contingent Fund.

1900—June 30—To cash, remitted State Treasurer	$16,066 59	
To cash, claims paid	11,116 38	
To cash, patients' deposits returned	227 67	
		27,410 64
		$223,186 36

Respectfully submitted.

A. C. OULLAHAN,
Treasurer.

REPORT OF THE MEDICAL SUPERINTENDENT.

For the Fiscal Year ending June 30, 1900.

To the Board of Managers of the Stockton State Hospital:

GENTLEMEN: As by law required, I submit my report of the business and operations of the Hospital for the fiscal year ending with June 30, 1900, showing the principal facts and results.

From the "Summary of Movement of Patients" it will be seen that at the beginning of the year there were 1,578 patients under the charge of this Hospital, and that the number admitted during the year was 319, making the total number under care and treatment 1,902; of this number 93 were discharged as recovered, 35 as improved, 11 as unimproved, and 2 as not insane, making the whole number of discharges 141; 154 died and 9 successfully escaped; leaving 1,593 patients in the Hospital on June 30, 1900. This is an increase of 15.

The table of general statistics shows that since the opening of the institution there have been admitted 11,593 men and 3,739 women, of whom 6,177 were native born, 8,472 foreign born, and 643 of unknown nativity; that the percentage of recoveries to admission was 29.75, and the percentage of deaths to the whole number treated was 8.09. The usual tabular statements follow, furnishing the ordinary statistical information, but calling for no special comment.

From the tables showing the transactions of the Steward's Department, it will be seen that the total amount of articles consumed and other expenditures, including the payroll of the officers and employés and the pay of the Managers, was $194,585.09, and the per capita cost per patient per diem was 33.6 cents.

Notwithstanding the fact that we are greatly in need of additional help, especially in the laundries, and also as attendants, the conditions and workings of the Hospital have been fairly satisfactory. But, of course, gentlemen, while human nature remains what it is, it is not to be expected that an institution of this kind and magnitude can be carried through a year with ideal results—accidents and mishaps of various kinds are certain to occur, yet I am happy to say that a retrospect discloses nothing seriously reflecting on any person connected with the institution.

It seems to me also that we are especially fortunate in that we still retain the well known, competent, and efficient medical staff of many years' service, to which an additional member, Dr. Margaret H. Smyth, has been added. Dr. Smyth evidently possesses the natural qualities

and the acquirements which give assurance of great usefulness to the institution.

The officers and employés generally are deserving of commendation for the honest and efficient manner in which they have discharged their duties. And to you, gentlemen of the Board, I desire to tender my sincere thanks for the coöperative support, courtesy, and kindness which you have never failed to extend to me.

Yours respectfully,

ASA CLARK,
Medical Superintendent.

REPORT

OF THE

NAPA STATE HOSPITAL.

NOTE: For statistical tables, see Appendix.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1899.

To the Honorable the State Commission in Lunacy:

GENTLEMEN: We furnish herewith to your Honorable Board a detailed statement of the expenditures of the Napa State Hospital for the fiscal year ending June 30, 1899.

For the forty-ninth fiscal year the appropriation made for the maintenance of the Napa State Hospital amounted to $107,000. The proportion of the expenses of the State Commission in Lunacy, to be paid by the Napa State Hospital, amounted to $3,908.29. This left for the purposes of maintenance the sum of $103,091.71, or an average per month of $8,590. During the forty-ninth fiscal year the average number of patients at the Napa State Hospital was 1,446. During the fiftieth fiscal year, after deducting the expenses of the State Commission in Lunacy, the amount of permissible expenditure was $8,590.97½. During this period the average number of patients was 1,483. During the fifty-first fiscal year the amount of available appropriation is $104,250. Estimating the expense of the State Commission in Lunacy at the same cost as in the two previous fiscal years, $3,908.29, the amount remaining for maintenance at the Napa State Hospital is $100,341.71, or an average per month of $8,361.81. With the increase of patients during the last two fiscal years, and the present condition of the Napa State Hospital, it is evident that the average number of patients for the fifty-first fiscal year will be far in excess of any previous record. We estimate the number of patients at the end of the year at 1,618, with a monthly allowance for maintenance of $8,361.81. This amount is far less than the demands

of the Hospital. The requirements of the Napa State Hospital necessitate larger appropriations in the future.

We would respectfully recommend, in view of the operation of the one-twelfth Act, and the insufficiency of the appropriation, that the Board of Managers of the Napa State Hopsital be permitted to charge the cost of all repairs to the Contingent Fund.

The unwise policy of limiting the appropriation for this institution can be readily shown by reference to the estimated value of farm products for the forty-ninth and fiftieth fiscal years, which is tabulated and presented herewith. As will be seen by an examination of the table the gross valuation of farm products for the forty-ninth fiscal year aggregate $17,391.16. The cost to the State of producing the same amounted to $3,632.29. During the forty-ninth fiscal year the net valuation of farm products to the State amounted to $13,558.37. During the fiftieth fiscal year the gross valuation of farm products was slightly in excess of the previous year, aggregating $17,542.25. The cost to the State of producing this was $4,312.06; the net valuation for the year being $13,325.19. One of the certain and immediate effects of decreasing the appropriation must be shown not only in the impairment of the work of the Napa State Hospital, but will also necessarily be felt in a marked reduction of the net valuations returned from the farm. While it cannot be expected that at any time this institution will be self-supporting, it may be hoped that the cost of its maintenance will be considerably reduced in the future. This involves, however, the utilization of all the possibilities of the farm, and cannot be hoped for unless the appropriation for maintenance is increased.

The management of the Hospital, in pursuance of the plan which found expression in the construction of a cottage for the Superintendent, has begun the erection of two additional cottages, at an expense of $4,000 each, which are well under way and will probably be completed during the latter part of the present calendar year. By their construction it will be possible to remove from the main building of the Hospital physicians and their families, and secure for purely Hospital purposes space which will partially supply the growing demand of the institution.

We deem it advisable, and recommend, that additional land be secured by which the value of farm products will be largely increased and the cost of maintenance sensibly diminished. We repeat our previous statement as to the necessity for the acquisition of more land, and believe that when it is secured many articles entering into the cost of maintaining the patients may be very materially reduced in amount. This is particularly true of dairy products. In this connection we desire to say that the necessity for a suitable dairy is apparent; a commodious building for the storage and care of milk is absolutely essential at the Napa State Hospital.

We reiterate all that has been said in previous reports as to the limited character of the water-supply of the Napa State Hospital. We desire to express profound regret that the proposition to construct a dam and storage reservoir in Kruse Cañon did not meet with approbation. We are of the opinion that by no other means can the supply of water to the Napa State Hospital be sufficiently increased. We again call attention to the advantages which the construction of this reservoir would furnish by supplying electric light and power, and which would permit the elimination of our present limited and unsatisfactory, yet costly, gas supply. It is possible to secure from Wild Horse Cañon, at a cost of about $13,000, an additional daily water-supply of 50,000 gallons. While the growth of the Hospital demands that this be secured, it in no way meets the requirements of the institution, and will only temporarily furnish relief.

The Board of Managers of the Napa State Hospital recommended that the Legislature make an appropriation of $440,000. We regret that this amount has not been appropriated. We have already called attention to the fact that the number of patients for the last fiscal year averaged 1,483. The cost to the State for maintenance per day was $558.91; the cost per month for each patient was $11.49, or 37.7 cents per day. While this is testimony to the economical management of the Hospital, it is not entirely satisfactory, since we believe that a proper care of the patients at the Napa State Hospital necessarily involves the expenditure of a larger sum per capita. We deem it essential to the best interests of the patients that a more generous diet should be provided, and trust that future legislation will give due consideration to our recommendations for larger appropriation.

The Board of Managers of the Napa State Hospital desire to express themselves as being entirely satisfied with the management of the institution. We regret that it should be possible to secure publicity of statements designed to bring the institution or its officers into disrepute. We believe no institution in California or the United States secures better results or is less amenable to proper criticism. For over twenty years this institution has received from the Legislature of the State of California no special appropriations. New buildings have been erected from time to time by which the work of the institution has been furthered without the taxpayers being called upon to pay a cent for additional appropriations. The Superintendent has been indefatigable in his efforts to accomplish the work that has been intrusted to him, and his efforts have been supplemented by every other physician in the Hospital. The entire corps of officers and attendants, with few exceptions, have worked zealously and successfully to carry out the purposes of the institution, and are worthy of all praise. We believe the Napa State Hospital has in Dr. Gardner a Medical Superintendent of rare

executive ability and marked capacity for performance of the duties incident to the position which he holds. We are thoroughly satisfied with the manner in which he has performed the duties of his position, and desire to express ourselves equally strongly as to his assistants, the heads of departments, and present employés.

All of which is respectfully submitted.

H. H. HARRIS,
RALEIGH BARCAR,
E. E. WASHBURN,
ROBT. P. LAMDIN,
Board of Managers of Napa State Hospital.

REPORT OF BOARD OF MANAGERS.

For the Fiscal Year ending June 30, 1900.

NAPA, CAL., August 10, 1900.

To the Honorable the State Commission in Lunacy:

GENTLEMEN: The Board of Managers of the Napa State Hospital respectfully make the following report, for the fiscal year ending June 30, 1900:

The Board of Managers of the Napa State Hospital have held regular monthly meetings on the second Friday of each month, and from time to time, as the business of the Hospital required, have held extra meetings. These are recorded on the minutes of the Secretary, and no other detailed report is possible, no special book or record being kept for that purpose. On the occasion of letting contracts it has been found necessary to continue in session beyond a single day; with this exception all meetings of the Board of Managers of the Napa State Hospital have been for a day's duration. Since it is the evident purpose of the statute that a book of records of the visits of the Managers be kept, we think that a record book of that character should be provided by the Commission.

We deem it essential that a system of by-laws be provided for the Napa State Hospital. This want was recognized prior to the passage of the present Lunacy Law, and the code of by-laws under which the Hospital was operated for many years was in process of revision by the Board of Managers. A draft of the changes and amendments in the code of by-laws at the Napa State Hospital has heretofore been submitted to the State Commission in Lunacy for its revision and approval. We urge upon the Commission speedy action in order that suitable by-laws for the management of the Hospital be provided.

We desire to recommend the necessity for increased appropriations at Napa State Hospital. The Board of Managers in its previous report recommended the appropriation of $440,000. We do not deem this excessive. With a continued increase in the number of patients we do not believe that the necessities of the institution and its inmates can be given proper consideration for a less amount. We believe that a greater variety of food should be provided for the patients, and this would involve some increase in expenditure. The Napa State Hospital should receive the same considerate attention in the line of repair work as is demanded by the best interests of private ownership. In the matter of the exterior of the building the appropriations for the last year have not been sufficient to secure the attention and expenditure that the best interests of the State demand.

Some enlargement of the accommodations of the Napa State Hospital is imperative. The building was originally planned to accommodate 800 patients; with no extension it now holds 1,550 patients. This involves crowding the wards to an extent that is objectionable, and even necessitates patients employed in the tailor-shop occupying it as a sleeping apartment.

The Board of Managers have heretofore brought to your attention a proposition involving an increase of the agricultural lands owned by the Hospital. We deem it advisable that the Smith Brown ranch should be acquired. It will permit the extension of the dairy, and by providing additional land for the raising of vegetables will prove of economic value to the Hospital. There is no reason why the dairy products of Napa State Hospital cannot be almost indefinitely extended. By the purchase of the land, as recommended by the Board of Managers, and the increase of the dairy herds, we deem it possible to furnish to the Hospital its entire requirement of dairy products. The acquisition affords the additional advantage that it will furnish employment of a peculiarly satisfactory character to a larger number of the patients of the Hospital.

The clinical records of an institution of the character of Napa State Hospital are very important. We urge upon the Commission such action as will most speedily place in the hands of the officers of the institution clinical records which shall provide that detailed history of patients always required by successful hospital management and a regard for public interests.

We desire again to recur to the proposition of an increase in the water-supply of the Napa State Hospital. During the warm months of summer there has been a lack of water required for proper sanitation of the building. The Board has heretofore recommended to your Commission the acquisition of the waters of Wild Horse Cañon. The expense of this would be about $17,000. It is estimated this would supply about 50,000 gallons daily additional. Its acquisition would, however, not satisfy

the necessities of the Hospital. It would be but a temporary and partial relief. During the present summer about 25,000 gallons daily has been secured through the instrumentality of the pumping plant recently installed. We regard this also as temporary and insufficient. If the necessities of the Napa State Hospital in the future are to be considered, there is but one available supply of water; this is through the acquisition of the lands owned by the Kruse estate and the construction of a dam at the entrance of Kruse Cañon. Through its instrumentality alone can sufficient water for the necessities of the inmates of the Hospital be secured, and any surplus provided for irrigation or the development of power. In the report heretofore made by the Board of Managers as to the water-supply, will be found the details which justify the position of the Board of Managers as to the water-supply, and we trust we may have your coöperation in any future effort to secure it. It will permit the substitution of electric light for illuminating gas and lessen materially the cost of the power produced at the Hospital. It will guarantee perfect sanitation and render available by irrigation considerable land of the Hospital now unutilized.

All of which is respectfully submitted.

E. Z. HENNESSEY,
E. E. WASHBURN,
ROBERT P. LAMDIN,
J. L. MARTIN,
RALEIGH BARCAR,
Board of Managers Napa State Hospital.

OBLIGATIONS.

We are under obligations to the following persons for donations of books, papers, etc., viz: Mrs. J. E. O'Neill, Mrs. J. F. Zollner, Mrs. G. M. Francis, J. Rausch, S. E. Holden, J. J. Sweet, Miss Mary M. King, Mrs. E. W. Hottel, Hensley Davis, Mrs. G. N. Cornwell, Mrs. Laurel Jones, Miss Lola Parker, Miss A. Lonergan, Miss Mollie Loney, Mrs. A. Evers, Mrs. L. F. Dozier, Mrs. J. T. Johnston, Mrs. T. Lilienthal, Mrs. C. T. Patriarche, C. T. Raychester, Miss A. Pelham, Rev. A. Wylie, J. E. Walden, Miss S. B. Miner, Mrs. C. E. Marsh, Dr. C. H. Farman, A. T. Moss, A. C. Turner, Dr. I. E. Cohn.

We have received regularly through the mail the following newspapers for distribution among the patients, for which the publishers will accept our thanks: Calistogian, Napa; German Post, St. Louis, Mo.; Oakland Journal (German); Sacramento Weekly Bee; Abend Post (German), San Francisco (daily); St. Helena Star, Napa; Redlands Citrograph (weekly); San Francisco Hebrew; Petaluma Courier; Cloverdale Reveille; San José Daily Herald; La Voce del Popolo (Italian); Dixon Tribune; Napa Weekly Journal; Sacramento Record-Union (weekly).

REPORT

OF THE

AGNEWS STATE HOSPITAL.

NOTE: For statistical tables, see Appendix.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1899.

To the Honorable Members of the California State Commission in Lunacy:

GENTLEMEN: In compliance with Section 4, Subdivision 7, Article II, of the State Lunacy Law, we, the Board of Managers of Agnews State Hospital, again offer you our report for the year, from July 31, 1898, to July 31, 1899.

Of course, our report will necessarily be in substance what we have observed in previous reports; but we deem it both proper and useful that a report treating of subjects which directly affect a thousand unfortunate inmates and the diversified interests of this class of our population, social, moral, and material, cannot fail to be of interest to those engaged in conducting the same.

Again, we think it is of interest to the taxpayers to know how the lunacy laws of the State are administered from year to year, and how far the object for which the public money is expended is attained.

As far as has been found practicable to do so, we shall confine this report only to those subjects which have presented themselves during the year above referred to. It has been estimated by alienists that the annual cost of supporting and maintaining an insane person is approximately $200, and since we have in the neighborhood of a thousand people here, you will see, gentlemen, that it is not a difficult matter to estimate as to what becomes of the money; nor is the moral and material interests of this class of our population lacking in interest to the public; for the problems of the preventability, curability, and dependency of the insane is a matter that is of vital interest to any common-

wealth, as insanity, in so far as it is understood now, is not preventable and with few exceptions not curable, and apparently increasing with the progress of civilization. It is, we say, of vital interest not only to the taxpayers, but to you, gentlemen, who are, in common with us, appointed to see to those matters.

It would be, we think, of interest to you and to all of us were we to consider, first, the cause of insanity; second, the classification; third, curability, treatment, etc. But as these subjects are more medical than political, we are compelled, for the present time at least, to leave these matters to the medical profession; but as far as we could we have done everything in our power to better the condition and improve the surroundings of this poor, irresponsible, dangerous, restless, and difficult-to-manage class of humanity committed to our charge.

There are, in our opinion, a good many things needed for the institution, as, for instance: When medical superintendents and medical men generally who deal with the insane know that there is a positive relation between heart disease and insanity, and between pelvic diseases and insanity, it is high time for Lunacy Commissioners and Managers to take a hint and impose correct clinical observation on the medical staff instead of superstition; and common-sense diagnosis in place of routine and guesswork.

MINUTES OF BOARD.

August, 1898.—In the month of August, 1898, 932 patients were cared for; $970 was collected for pay-patients, and $1,232.56 for the receipts of the farm.

In discussing the "civil service reform," it was decided to hold examinations of applicants for positions, with the consent of the Lunacy Commission, on the first Tuesday in January and the first Tuesday in July, in keeping with the customs of the Federal Government.

The Hospital was visited by all the members on Board day, and by Dr. Curnow and Mr. Gould on August 28th.

September, 1898.—The number of patients for September was 938; the cash collected from pay-patients amounted to $431.10, and $1,374.38 was realized from the farm. At the suggestion of Mr. Gould, one hundred pictures were ordered for the wards. A superintendent of construction for the new cottages, at a salary of $100 per month, was appointed. Upon the advice of Mr. Hale, it was decided to purchase a better grade of dress goods for the patients, with a view to comfort and wear.

The charges for patients were fixed upon, at from $15 per month to $40 per month, the amount to be left to the judgment of the Medical Superintendent.

On Board day all the members visited the Hospital, and on the 27th Mr. F. H. Gould and Dr. J. R. Curnow were visitors.

October, 1898.—Eight patients were admitted, making the total number 946. The cash collected amounted to $733.15. Farm receipts amounted to $1,379.16.

Four tons of gypsum and meal were purchased for the lawns.

On Board day all the members visited the Hospital, and the chairman twice during the month.

November, 1898.—The number of patients cared for during this month was 946. Collections from pay-patients amounted to $710.50, and from farm products $908.74.

One hundred and fifty umbrella trees were purchased for the beautifying of the grounds. An investigation was held regarding the death of Miss Bessie Bailey, who died on the train en route to Illinois. After due investigation the Board of Managers concluded that her death was from natural causes. During this month our main well began to show signs of caving; we hired an expert, and at his suggestion put down a layer of cement at a cost of $530. On motion of Mr. Hale, the Superintendent was instructed to get turkeys enough to give every inmate a turkey dinner on Thanksgiving.

The Hospital was visited by all the members on Board day, and by Messrs. Hale, Gould, and Curnow on November 9th, and by J. R. Curnow on November 13th and 21st.

December, 1898.—There were 950 patients reported for this month; $1,714.65 was collected from pay-patients, and $813.78 from farm products.

On motion, it was the sense of the Board that the by-laws be strictly enforced. In regard to the questions asked by the State Commission in Lunacy (see January minutes), four were indorsed and one not.

The management committee recommended that $100 be appropriated for a Christmas tree and a Christmas dinner for the patients. Also, that the flooring for the new cottages be changed from pine to maple, at an extra cost of $200.

The Hospital was visited by all the members on Board day and by F. H. Gould and J. R. Curnow on December 31st, besides several visitors to witness the New Year's entertainment.

January, 1899.—The number of patients increased to 960. $528 was collected from pay-patients, and $768.50 from the farm. A committee was appointed to purchase furniture for the cottages now in course of construction. The health of the patients during this month was good, considering the time of year. The civil service examination for applicants was held this month, at which 46 applied.

The Hospital was visited by all members on Board day, and the chairman visited the Hospital three times during the month.

February, 1899.—There were 969 patients recorded, and $800 was collected from pay-patients. The receipts from the farm amounted to $957.40. The health of the Hospital was very good. Steps were taken to collect back pay from pay-patients. A guardian was appointed with that end in view. Experiments were undertaken with a view to ascertaining the cost of gas for the use of the Hospital.

The Hospital was visited on Board day by all the members, and by Messrs. Gould, Hale, and Curnow on February 4th, and by J. R. Curnow, on February 20th.

March, 1899.—The patients numbered 972. The cash collected was $695; receipts of the farm, $985.57.

Strips of carpet were purchased for the wards, and art squares for the recesses, at a cost of about $200. The two cottages for the convalescent pay-patients were finished and furnished at a cost of $25,000, each capable of accommodating fifty patients. As the State law allows the Managers to expend $450 per patient, it will be seen that our cottages came very much under that, to say nothing of the great advantages of the cottage system and the removing of the better patients from the common wards. In other words, we consider the money laid out in the cottages well spent. The Legislative Committee visited the Hospital and were entertained by the Managers and the Medical Superintendent.

The full Board was present on the regular Board day. F. H. Gould visited the institution during this month.

April, 1899.—During April 979 patients were cared for. $1,819.50 was collected from pay-patients. Receipts from the farm, $984.84.

A system of Seiler's telephones was put in. The Medical Superintendent was instructed to purchase six dozen buckets for fire purposes. The Board purchased a chemical fire-extinguisher, at a cost of $400. On motion of Mr. Upham, steps were taken with a view to deporting Japanese patients in the Hospital. The Medical Superintendent was instructed by the Board to see about replumbing of the Administration Building.

The Hospital was visited by all members on Board day, and by Messrs. Gould, Curnow, and Hale during the month.

May, *1899*.—The patients had increased to 995. Cash collected from pay-patients, $805. Farm receipts, $752.59.

One hundred tons of first-class hay was harvested. Mr. Gould retires from the Board and Mr. Adolph Greeninger was appointed to fill the unexpired term ending November 11, 1899. The Hospital was visited by all members on Board day.

During this month attention was called to the condition of Mrs. Wilhelmina Chaffers, and steps taken to call an investigation and if possible punish the guilty one.

June, 1899.—Following up the general increase, the number of patients during the month amounted to 1,013. Cash collected, $1,234.45. Farm receipts, $678.98.

Five Japanese were deported to their own country, at a saving to the State of $1,000 per year. The farm, dairy, and garden are all in good condition.

The Hospital was visited by all members on Board day. Messrs. Greeninger, Hale, and Curnow visited the Hospital at other times than the regular meeting.

RECOMMENDATIONS.

First—We recommend that a thorough system of heating be put in to heat all the wards, as we think the heating plant has always been defective and the patients have suffered unnecessarily from the cold during the winter seasons.

Second—We recommend that there be a freer communication between the staffs of physicians of the different State Hospitals, with a view of advancing the treatment of the insane and the exchanging of ideas as to the best and most approved views of classifying, handling, etc.

Third—We would suggest to your honorable body that inasmuch as the work of deporting patients to their respective countries has been inaugurated, it be continued, and that the insane natives of other countries be returned to their respective governments, as there is no reason why the taxpayers of California should support the paupers of other countries as well as those from other States of the Union.

Fourth—That there be more attendants in proportion to the number of patients. For in Eastern States, notably in New York, they have one attendant to twelve patients, while here, at Agnews, we only have one attendant, in some instances, to twenty patients. Especially is this so when the patients are out in the yard; the only wonder is that there are not more elopements, for four attendants are compelled to look after one hundred and sixty patients, and we recommend that one attendant be allowed for every fifteen patients. To this recommendation Manager Greeninger voted "no."

Fifth—We recommend that the State furnish the medical staffs of the various Hospitals freely with books, journals, and periodicals of the latest and most scientific order. Also, text-books for the medical staffs.

Sixth—We recommend that two internes, at an expense not to exceed $600 a year apiece, be added to the Hospital staff, with a view to helping the Assistant Physicians in the use of microscope and in keeping the clinical records, etc.

Seventh—We recommend that a cottage be erected at each Hospital for the isolation, care, and treatment of consumptives and those suffering from other contagious diseases, or other infections.

In addition to the general invoice of the real property (land, buildings, and so on), we have the following. This includes tools, implements of all descriptions, machinery, and tools not before reported:

Engineer's department	$8,257 47
Dairy	3,145 00
Carpenter shop	331 98
Storeroom	3,737 85
Poultry	329 00
Hardware department	189 50
Sewing-room	723 98

The above, gentlemen, is an epitome of what we have accomplished since sending you our last report. Of course it is not so full as we might have made it, but we thought it was as much as your honorable body cared for. The recommendations, too, are what we hope you will see fit to adopt, as we think they are all for the best interests of the Hospital in general and the poor unfortunates committed to our charge.

Respectfully submitted.

J. R. CURNOW, Chairman,
ISAAC UPHAM,
EDWARD WHITE,
O. A. HALE,
A. GREENINGER,
Board of Managers Agnews State Hospital.

MEDICAL SUPERINTENDENT'S REPORT.

For Fiscal Year ending June 30, 1899.

To the Honorable Board of Managers, Agnews State Hospital:

GENTLEMEN: I have the honor of presenting to you the Superintendent's annual report for the year ending June 30, 1899.

At the beginning of the year there were on the Hospital record 926 patients, of whom 541 were males and 385 females. There have been admitted during the year 248 patients: 127 males and 121 females. The total of those under treatment during the year was 1,175, of whom 669 were males and 506 females. Of this number there have been discharged as recovered, 59; improved, 19; unimproved, 10; and died, 72. Of those recovered there were 31 males and 28 females. Of the improved, 9 were males and 10 females; of the unimproved, 4 were males and 6

females; leaving 584 men and 429 women, a total of 1,013, actually remaining in the Hospital. The daily average number resident was, for men, 557¾; for women, 400¼; total, 958.

The percentage of recoveries based on the number admitted was, males, 24.4%; females, 23.14%. The percentage of deaths on average number resident was, for males, 6.99%; for females, 8.24%.

Our deaths for the past year have been small, and in cases where deaths did occur they were, in almost all cases, due to chronic diseases. The different tables will show the causes; hereditary tendency; the daily employment of patients on the grounds and in the different departments, etc. A study of the tables will give all the desired information in regard to the workings of the Hospital, statistics, etc.

We have been visited by no epidemics of any kind, except la grippe, which prevailed among the employés principally, during the months of January and February. There were but few cases, of a mild form, among the patients.

We have our halls and walls painted frequently and kept scrupulously clean, and in addition to this, disinfectant is used daily in the toilets, all of which prevents the development of germs. The hair for the mattresses is, before using, thoroughly sterilized by being washed in a bichloride solution, thus preventing the possibility of germs of disease, and also preventing any disagreeable odors.

We have erected and furnished for the accommodation of convalescent patients, two cottages, at a cost of about $24,000—one for male patients and one for female patients. Each will accommodate fifty patients. The cottages are modern in structure, with light and sun in each room, and with sanitary plumbing, etc. They are constructed of brick, are cemented inside and out, and are built after the old Mission style of architecture. The cottage plan for the accommodation of insane patients is, in my opinion, far preferable to the old plan of large buildings with many patients under one roof.

ACKNOWLEDGMENTS.

I desire to express my thanks to Rev. H. B. Heacock, Rev. J. R. Prior, Rev. T. B. Hopkins, Rev. Wm. Augwin, Rev. J. R. Compton, Rev. T. H. Lawson, Rev. W. T. Mayne, Rev. J. H. Bland, Rev. C. P. Jones, Rev. H. H. Slaven, Rev. McWilliams, Rev. Father Raggio, and others, for religious services and for the interest manifest in the spiritual welfare of the patients.

I wish to thank the different publishing companies who have contributed, free of charge, their papers and magazines.

To the officers and employés of this institution I desire to extend my thanks for the efficient manner in which they have performed their duties.

To you, gentlemen of the Board, I wish to express my thanks for past courtesies and kindnesses shown me during the past year.

In conclusion, I would say the past year has been the most economical year in the history of the institution. Many needed repairs have been made; two new buildings have been constructed and furnished, besides new furniture for the wards and administration building. Notwithstanding these expenses we were able to return to the State Treasury for the forty-ninth and fiftieth fiscal years, $15,719.51 from the support fund—the largest amount returned by any State Hospital in California.

Very respectfully submitted,

F. M. SPONOGLE,
Medical Superintendent, Agnews State Hospital.

REPORT OF BOARD OF MANAGERS

For the Two Fiscal Years ending June 30, 1900.

AGNEWS, June 30, 1900.

To the Honorable the State Commission in Lunacy, Sacramento, Cal.:

GENTLEMEN: The Board of Managers of Agnews State Hospital respectfully present their biennial report for the period commencing July 1, 1898, and ending June 30, 1900, being the fiftieth and fifty-first fiscal years.

The following changes in the Board of Managers have taken place since our last report, viz: Adolph Greeninger, Esq., of San José, has succeeded Frank H. Gould, Esq., and James K. Wilson, Esq., of San Francisco, was appointed to the place formerly filled by Dr. J. R. Curnow. The Board, as now constituted, is as follows:

Isaac Upham, Chairman	of San Francisco.
O. A. Hale	of San José.
Edward White	of Watsonville.
Adolph Greeninger	of San José.
James K. Wilson	of San Francisco.

CHANGES IN THE CORPS OF OFFICERS.

On August 23, 1899, Dr. J. A. Crane, of Santa Ana, Orange County, Cal., was elected Medical Superintendent, vice Dr. F. M. Sponogle.

Miss Louise Bambauer resigned the position of Matron on October 20, 1899, and Miss A. L. Fitzgerald was chosen to fill the vacancy.

On December 1, 1899, Dr. J. F. Crystal resigned his position as Second Assistant Physician, and Dr. G. D. Marvin was appointed to fill the vacancy.

On January 29, 1900, Dr. C. H. Anderson was appointed Interne.

On April 21, 1900, Mr. C. E. Wilson was appointed Superintendent, vice H. A. Braden, resigned.

BOARD MEETINGS.

We have held meetings regularly according to law, and the institution has been visited and inspected by one or more members of the Board each month.

It is our unanimous opinion that the affairs of the Hospital, *in every respect*, are in better condition than at any time since the same has been in existence; peace and harmony prevail in every department, and all concerned appear to be working for the best interests of the institution.

ARTESIAN WELL.

The large artesian well, which was constructed in 1895 at an expense of $4,153.24, and to which we have always "pointed with pride," has, during the last year, "acted badly," and it is possible that the same may fail entirely. Taking the above facts into consideration, and the further fact that it is our intention to improve the grounds materially, we consider that it is an absolute necessity to bore a new well.

ORCHARD.

There is no reason why there should not be an addition to the orchard on the Hospital grounds capable of supplying the Hospital with fresh fruit of all kinds in season. The same would be conducive to health, as well as a matter of economy.

IMPROVEMENTS.

Notwithstanding the limited amount of appropriation placed at our disposal, we have, by using great care in financiering, kept within the amount awarded us and saved a creditable balance. We have, however, been compelled to economize to such an extent to accomplish this desired result that many required improvements have been held in abeyance.

Since our last report, we have erected two cottages for convalescent pay-patients at a cost of $24,201.86, which we have paid for out of the Contingent Fund.

We have also improved our ice plant, at an expense of $1,263.37, besides many minor improvements to the buildings, grounds, and farm.

We have in contemplation the erection of a two-story brick building for the use of male patients, at a probable cost of $22,000, which we shall also be able to pay for out of the Contingent Fund.

REQUIREMENTS.

The following improvements, in addition to the two-story brick building, referred to above, are very essential for the accommodation of the patients, which are rapidly increasing, viz:

Two similar buildings, one for the use of men and one for women patients, at an estimated cost of	$44,000 00
Furnishing the same	6,000 00
Improvement of grounds and planting orchard	5,000 00
Artesian well	10,000 00

While we have been and expect to continue to be economical in the management of the Hospital, we estimate that it will require at least 38 cents per day per capita for the support and maintenance thereof. With the additional buildings, which we have at this time, and which we shall have in course of construction by the time the Legislature meets again, it is but reasonable to presume that we will have an increased number of patients during the fifty-third and fifty-fourth fiscal years, estimated as follows: Fifty-third fiscal year, 1,100 patients; fifty-fourth fiscal year, 1,200 patients.

Estimating the cost of maintenance at 38 cents per day, we would therefore require:

$152,570 00	for the fifty-third fiscal year.
166,440 00	for the fifty-fourth fiscal year.
$319,010 00	Total for the fifty-third and fifty-fourth fiscal years.

To be apportioned between the Salary and Support Funds, as your honorable body may deem proper.

We call your attention to the reports of the Treasurer, Medical Superintendent, and Steward, which we make a part of our own, and to which we refer you for the details of the management.

Respectfully submitted.

ISAAC UPHAM, Chairman,
O. A. HALE,
EDWARD WHITE,
A. GREENINGER,
JAMES K. WILSON,
Board of Managers Agnews State Hospital.

REPORT OF TREASURER.

For the Two Fiscal Years ending June 30, 1900.

To the Honorable Board of Managers of Agnews State Hospital:

GENTLEMEN: Herewith find statement of receipts and expenditures for the fiftieth and fifty-first fiscal years, respectively.

For the fiftieth fiscal year beginning July 1, 1898, and ending June 30, 1899:

SUPPORT FUND.

Appropriation for fiftieth fiscal year	$134,688 00
Expenditures for same period	131,394 19
Appropriation exceeds expenditures	$3,293 81

For the fifty-first fiscal year, beginning July 1, 1899, and ending June 30, 1900:

SUPPORT FUND.

Appropriation for fifty-first fiscal year	$76,000 00
Expenditures for the same period	70,020 29
Appropriation exceeds expenditures	$5,979 81

SALARY FUND.

Appropriation for fifty-first fiscal year	$65,500 00
Expenditures for the same period	62,986 14
Appropriation exceeds expenditures	$2,513 86

CONTINGENT FUND.

Fiftieth Fiscal Year, beginning July 1, 1898, and ending June 30, 1899.

Receipts.

Cash in hands of Treasurer June 30, 1898	$24,750 10	
Cash in hands of Medical Superintendent, same date	200 00	
Board of pay-patients	10,801 25	
Sale of livestock	495 80	
Miscellaneous sources	506 61	
		$36,753 76

Disbursements.

Expenses, Asylum	$1,025 33	
Expenses, Administration	28 32	
Repairs on buildings	4,000 00	
Improvement of grounds	313 81	
Furnishing	2,557 89	
Machinery	400 00	
Convalescent cottages	24,001 86	
Cash in hands of Medical Superintendent (Revolving Fund)	200 00	
Cash in hands of State Treasurer	4,226 55	
		$36,753 76

CONTINGENT FUND.

Fifty-first Fiscal Year, beginning July 1, 1899, and ending June 30, 1900.

Receipts.

Cash in hands of State Treasurer July 1, 1899	$4,226 55	
Cash in hands of Medical Superintendent, same date	200 00	
Board of pay-patients	13,011 70	
Miscellaneous sources	525 50	
Sale of livestock	688 79	
		$18,652 54

Disbursements.

Buildings	$394 05	
Machinery	1,373 52	
Improvement of grounds	595 28	
Lighting	74 84	
Expenses, Asylum	185 69	
Furnishing	154 00	
Convalescent cottages	200 00	
Cash in hands of Medical Superintendent (Revolving Fund)	200 00	
Cash in hands of State Treasurer	15,475 16	
		$18,652 54

Respectfully submitted.

T. S. MONTGOMERY,
Treasurer.

REPORT OF THE MEDICAL SUPERINTENDENT.

For the Fiscal Year ending June 30, 1900.

AGNEWS, September, 1900.

To the Honorable Board of Managers of the Agnews State Hospital:

GENTLEMEN: Sanctioned by law and time-honored precedent, I offer for your consideration the following summary of the operations of the Hospital for the fifty-first fiscal year ending June 30, 1900, this date also marking the close of the biennial period.

I am mindful of the fact that there is little herein contained with which you are not already familiar, or to which your attention may not have been directed, from time to time, in my regular monthly reports. As, however, these statements and suggestions may possibly have some slight bearing upon your future line of thought and action, I have deemed it proper that they should here become a matter of reference and public record.

In what follows, I have omitted the usual platitudes and somewhat hackneyed observations upon insanity, its care and treatment, as, having in the main followed only in the beaten paths of conservative therapeutic measures, there has been little sufficiently distinctive in our methods of procedure to warrant mention here.

Following the custom heretofore in vogue in this institution, no attempt has been made to enter upon an elaborate or unusual arrangement of tables of statistics, the brevity and simplicity of the methods now in use seeming, in the absence of any requirements to the contrary, to meet all present demands. And for the above reason, I have also refrained from going into an extended analysis of these tables, as they are self-explanatory and their purport easily grasped by the few who may be interested therein.

As in the past, the Hospital has been full to overflowing during the entire year. There were 1,013 patients in the beginning and 1,004 at the close, with a total of 1,268 under treatment. By reference to the annexed tables, it will be observed that an unusual number were discharged as "recovered" during the year, thereby making our percentage appear rather high. For this I desire to disclaim all credit for the present management, as many of these had been granted leave of absence before my connection with the Hospital, and had subsequently been completely lost sight of by the authorities here. As soon as they could be located and their condition determined, they were discharged, and (as would naturally be the case from their ability to remain so long on the outside), the majority of them having recovered, were so made to appear upon our records when discharged.

Apropos of this subject, I am constrained to quote from my report to you for the month of February last: "This system of giving, or even permitting, indefinite leave of absence, I regard as most reprehensible, as patients obtaining them are oftentimes lost sight of, and thus we are prevented from discharging them, having no means of knowing whether they be dead or alive. To discharge a patient who, for anything the Hospital authorities know, may have died months or years prior to his or her discharge, might precipitate difficult and entangling legal complications almost impossible of being cleared up. This would be especially vexatious where property interests were involved, the records of the Hospital affording misleading evidence which might not easily be set aside."

The health and sanitary condition of the Hospital have remained exceptionally good; three or four cases of erysipelas, a half dozen of la grippe, and as many more of bowel trouble, of a dysenteric type, constituting about all the acute sickness for the year. This is the more remarkable when we take into consideration the crowded state of the Hospital and the class of patients with which we have largely to deal. Still more to be wondered at is it, when we reflect upon the defective plumbing throughout much of the original buildings, and our imperfect facilities for heating and ventilating the wards during the rigorous weather of the rainy season.

The financial condition of the Hospital has remained very satisfactory. The daily per capita cost of maintaining patients has been kept at the moderate figure of 36.38 cents, making the total cost of support $133,058.40 for the year. There are healthy balances left over from both our support and salary funds, while there remained in our Contingent Fund on June 30, 1900, the sum of $15,475.16. This, by the consent of the Commission in Lunacy, is, at this writing, being used in the erection of a two-story brick cottage, to cost, when completed and furnished, about $25,000.

Out of the Contingent Fund we have paid for many much needed improvements. During the month of February a modern ice compressor and condenser was purchased at a cost of something over $1,200. It has now been in successful operation for a number of months, furnishing all the ice and cold storage required, and adding greatly to the comfort and convenience of our large population. At a cost of $700, there have been added to our laundry a new brass washer and hot-water tank, which, with radical repairs and changes to one of the old washers and the drying-room, have added greatly to the workings of this department.

Among other improvement may be mentioned the following: A new foundation under, and papering and painting the farm house. Several hundred feet of drain tile placed about the south cottage to protect it from the encroachment of storm water. Galvanized iron gutters placed upon the roofs of both of the cottages, they having, for some unaccountable reason, been left off when the buildings were erected. A storeroom for lumber and also a new cow shed built. Many palms, ornamental trees, and shrubs set out, with enlargement of the lawns and extension of the walks and drives. A general overhauling of the telephone system, with many alterations and some additions thereto. These and many other improvements have been made, which, however, need not be recorded here.

From a careful review of the reports of public institutions for the care of the insane, in our own and foreign countries, it would seem that their normal condition is one of overcrowded wards, insufficient help, hence a more or less querulous and exacting public and an embarrassed management. That there are many persons unjustly pronounced to be insane (that is, in the legal sense of the term, viz: unsafe and unfit to be at large) and subsequently committed by the courts, does not admit of question; and just so long as no vigorous measures are taken to prevent such a course of action, the hospitals of the State will continue to be the receptacle for all forms of human wreckage, regardless of law and justice. It is this excess of population, improperly committed and (strictly speaking) illegally detained, which fills to overflowing the wards of these institutions, interfering sadly with their legitimate work

and mission, and, by rendering it impossible to maintain proper sanitary and other regulations, menacing the lives and health of all.

In the Agnews State Hospital (as I am credibly informed is the case in the other State Hospitals) are many harmless patients in advanced or terminal dementia or the varying degrees of imbecility, cases of helpless senility and of chronic bodily disease, many of whom could be cared for at their homes, and nearly all of whom could, with entire safety and propriety, be maintained in institutions for the care of the old and feeble in the counties from which they were sent. It is not easy to imagine anything more depressing and, withal, more uncanny, than the long rows of these helpless creatures, whose vacuous faces and staring eyes meet one's gaze on every hand. Helpless and immedicable they suggest some gruesome shape,

> "—— dead to rapture and despair,
> A thing that grieves not and that never hopes."

Add to these the tubercular and criminal cases, and the hapless picture is complete. And, constructed as most of our Hospitals are, it is impossible to prevent a certain degree of contact with these on the part of the acute and hopeful cases. This contact, in some instances, amounts to intimate and daily association, and constitutes one of the worst as well as most unavoidable features of Hospital experience.

The feeble and desultory efforts which have been put forth to correct these deplorable conditions have, as yet, proved unavailing; and hence the beneficent end for which these magnificent institutions were planned and erected is but indifferently attained. To endeavor to obtain such legislation and sufficient appropriations as to make it possible to remedy these evils, it is easy to understand would be futile, and but little better than baying at the moon. Hence, it would seem that a further consideration of this subject must be left to the future, with the many other necessary reforms and improvements seemingly impossible of fulfillment.

It has been a number of years since the Agnews State Hospital has received any legislative appropriations looking to the enlargement of its buildings, and I most heartily indorse the action of your Honorable Board in asking for funds for this purpose. Situated near San Francisco, San José, and other centers of population, in one of the grandest and most beautiful valleys of the State, it is accessible by rail from all directions, and located, as it is, upon one of the arms of the great bay of San Francisco, shipments by water to this point are a matter of daily occurrence. The climatic conditions here are of the very best, the air being delightfully cool and invigorating, and thereby rendering it an ideal place for health and residence. Here the State possesses a generous acreage of fertile land in a high state of cultivation, large and attractive buildings of modern design and construction, facilities for

obtaining an unlimited supply of pure artesian water at a nominal expense, and, indeed, everything calculated to make it a fitting place in which to build a great hospital to meet the future requirements of the State. Legislative assistance for the erection of, at least, two more cottages should, in my opinion, be granted at once; the cottage system seeming to meet with the popular approval, and being relatively much less expensive to build than the massive structures formerly exclusively in use.

In reviewing the events of the past year, the retrospection brings out few, if any, salient points calculated to stamp it as an eventful, much less an epoch-making one in the history of the Hospital. There have been no brilliant enterprises carried out, no great plans for the future unfolded, no special scientific investigation nor industrial developments set on foot, and no broadened field of observation and treatment entered upon. And yet I cannot but feel that the year has not been wholly featureless, and that, in a general way, the institution has been brought up to a higher plane of usefulness and effectiveness in the public esteem, and the interests and welfare of the State's unfortunate wards have been most thoroughly and conscientiously looked after.

Perhaps in no one direction have these efforts made greater progress than in the furnishing of wholesome amusements and recreation for the patients. During much of the year there have been given, in addition to the regular weekly dances, many dramatic, literary, and musical entertainments, open-air concerts, games of ball, croquet, lawn tennis, etc. In these exercises and diversions many of the patients and employés have taken an active part, while, not infrequently, generous assistance has been tendered by some of the best local talent of San José, Santa Clara, and the surrounding country. For this timely assistance we are profoundly grateful, recognizing the kindly and disinterested spirit in which it was offered, and the keen appreciation with which it was received by all, and especially by those for whom it was primarily intended. To Rev. A. V. Raggio we are particularly indebted for his untiring and most successful efforts to assist us in this direction. I regret that others, indeed, that all who have assisted, cannot here receive the recognition which they deserve. To the members of our very excellent orchestra is much credit due for the superior music furnished at the dances and upon many other occasions during the year. It would seem that many paid orchestral bodies furnish no better music if, indeed, as good.

Religious services have also been gratuitously furnished with more or less regularity throughout the year, and have been of much solace to many of the patients. To Rev. Thomas B. Hopkins, Rev. H. B. Heacock, Rev. A. V. Raggio, Rev. Robert J. Coyne, and others, we are indebted for the interest they have manifested in the conduct of these services and the spiritual welfare of the patients.

Summoned unexpectedly from my southern home to assume the grave and responsible duties of executive officer here, an absolute stranger to all, out of health and with scarcely an hour's notice in which to prepare, certainly there are none who could have honestly said that I had fallen into a bed of roses. Whether justly or otherwise, for months preceding my coming, the institution had been made the target of much adverse criticism, sensational rumors, and idle gossip, ending finally in the stormy upheaval of August, 1899. The workings of the Hospital had been greatly disturbed, it stood discredited throughout the State and country, discipline and order were at a discount, and there were friction and heat and menacing situations everywhere. The ordeal was a trying one, and its responsibilities may not always have been met by me in the wisest or the most tactful manner. If, therefore, in the effort to bring order out of chaos, in minor matters, I may have occasionally crossed swords with you, gentlemen, it was only to find you squarely at my back when the storm threatened and I was in need of wise counsel, a helping hand, and a friendly voice. This latter I am not likely soon to forget, nor the restful quiet and greatly improved service which came as a result of these harmonious endeavors.

In the credit for whatever of success has attended the management of the affairs of the Hospital during the past year, I feel that the members of the medical staff and other officers should fully share; and I would do violence to my own feelings if I did not here give expression to my deep appreciation of their valuable services in behalf of the Hospital and its unfortunate inmates. Dr. Leonard Stocking, First Assistant Physician, and Mr. F. C. Young, Steward, have, after years of service here, remained faithful in the discharge of their duties, proving to be wise counselors, loyal friends, and most capable officials. Dr. George D. Marvin, Second Assistant Physician, and Dr. Charles H. Anderson, Interne, are actively at work, and proving their entire adaptability to the duties and responsibilities of their new field of usefulness. I feel that we are to be congratulated upon having secured the services of Miss A. L. Fitzgerald as Matron. Full of rare tact and untiring energy, she has shown unusual aptitude for the work in hand, and has won the kindly esteem and regard of all. Mr. Charles E. Wilson appointed Supervisor, vice Mr. H. A. Braden, resigned, although but a brief time in office, also seems likely to make a success of his varied and, at times, most difficult work. For the employés generally of the Hospital, and particularly the heads of the various departments, I have only words of commendation and approval, as I feel that upon their faithfulness and integrity much depends, and that in many instances their pay is not commensurate with their arduous and, oftentimes, fatiguing duties.

Our thanks are due the publishers of the following periodicals for gratuitously furnishing them for the benefit of the patients: Le Franco-

Californien, Watsonville Transcript, Napa Register, Santa Rosa Democrat, Los Angeles Weekly Times, San Francisco Post (weekly), San Francisco Bulletin (daily), Breeder and Sportsman, Visalia Delta, San Benito Advance, Santa Clara Journal, Livermore Echo, Oakland Tribune, and perhaps one or two others. Many odds and ends of reading matter have been contributed from a variety of sources, including a large number of second-hand books kindly furnished by the San José Public Library. All these have been duly appreciated, and much more would be required to meet the demands of our large number of readers.

During my term of office here, my relations with the members of the State Commission in Lunacy have been of the most friendly and agreeable character. I have found them always patient, kind, and considerate, and more than willing to render any assistance in their power. Especially is this true of its General Superintendent, Dr. F. W. Hatch, to whom I feel myself under lasting obligations for much friendly counsel and many a well-timed suggestion.

In reviewing the foregoing pages, my attention is directed to the fact that, with the wish in mind to place myself upon a footing of mutual confidence and recognition with you, gentlemen, the sentiments and views herein expressed are not always of an impersonal character. These I have permitted to remain with full knowledge that, in so doing, I may be rightfully charged with a breech of precedent and even of the established rules of propriety. Not unmindful, however, of the sacred trust of the conduct of affairs of the Agnews State Hospital, which you have committed to my keeping, I have felt that without these mutual concessions and evidences of good will and hearty coöperation, all our efforts and aims in this direction would be unavailing.

Respectfully submitted.

J. A. CRANE,
Medical Superintendent, Agnews State Hospital.

REPORT

OF THE

MENDOCINO STATE HOSPITAL.

NOTE: For statistical tables, see Appendix.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1900.

To the Honorable the State Commission in Lunacy:

GENTLEMEN: As directed by law, the Board of Managers of the Mendocino State Hospital at Ukiah, Cal., submits its annual report of the management of the Hospital for the year ending June 30, 1900, including the annual reports of the Medical Superintendent, and of the Secretary and Treasurer of the Board, from which you may ascertain the detailed account of the year's work.

COMPLETION OF ADMINISTRATION BUILDING.

The Administration Building, for the erection of which an appropriation of $60,000 was made by the Legislature, has been completed and will be ready for occupancy as soon as the necessary furniture is purchased and in place. This building is a well-constructed modern one, and will contain the various offices, officers' quarters, and on the top floor a ward for fifty patients. The occupancy of this building will give us 130 additional beds for patients.

CONNECTING BUILDING.

To complete the structure, there is need of a building to connect the Administration Building with the Ward buildings. This will contain, among other things, an assembly hall, which is a very important feature in an institution of this character. With such a hall, dances for the

amusement of patients can be held; literary exercises, concerts, and dramatic entertainments given, providing thereby a moderate amount of amusement for the comfort and enjoyment of the patients, and diverting their minds and turning their thoughts into healthy channels. This building will cost about $25,000.

SEWER.

As stated by the Medical Superintendent in his report, there is urgent need of an appropriation with which to secure a means of disposing of the sewage from the institution, and we would earnestly ask that this matter be presented to the Legislature at their next session, and some relief afforded.

MONTHLY INSPECTIONS.

The requirements of law call for a monthly inspection and examination of the Hospital and its inmates. This duty has been regularly performed by the Managers, and we have had no occasion for adverse criticism of the management.

We are pleased to report that in all respects the physical well-being, comfort, and happiness of the patients are considered of paramount importance in our Hospital. Everything relating to their sanitary condition receives careful consideration; the food is excellent in quality and abundant in supply. The average health of the patients has been good, considering the crowded condition of the wards.

APPROPRIATIONS.

We indorse the Superintendent's recommendations, as to appropriations, as follows:

1. For a connecting building	$25,000 00
2. For an ice plant and cold-storage system	4,000 00
3. Maintenance for the fiscal year ending June 30, 1902	114,975 00
4. Maintenance for the fiscal year ending June 30, 1903	114,975 00
5. For an amount sufficient to satisfactorily and safely dispose of the sewage from the institution.	

In conclusion, we have aimed to conduct the institution on strictly business principles, always following the lines that would seem to be for the best interests of the Hospital.

Respectfully submitted.

M. GARDNER,
B. FEHNEMANN,
T. A. TEMPLETON,
E. B. MARTINELLI,
A. HOCHHEIMER,
Board of Managers, Mendocino State Hospital.

REPORT OF TREASURER.

For the Fiscal Year ending June 30, 1900.

To the Honorable Board of Managers of Mendocino State Hospital:

GENTLEMEN: I herewith submit statement of cash received and disbursed by me as Treasurer, for account of Mendocino State Hospital, during the fifty-first fiscal year ending June 30, 1900:

RECEIPTS.

From the State Treasurer on Controller's warrants, payable out of the appropriation for salaries of officers and employés of Mendocino State Hospital for the fifty-first fiscal year, as follows:

1899—For July	$2,735 07
For August	2,739 96
For September	2,811 63
For October	2,863 19
For November	2,901 31
For December	2,895 69
1900—For January	2,900 47
For February	3,197 11
For March	3,179 19
For April	3,222 43
For May	3,148 94
For June	3,088 99
For seven months' back pay of Medical Superintendent	1,750 00
	$37,433 98

From the State Treasurer on Controller's warrants, payable out of the appropriation for support of said Hospital, for supplies, etc., as follows:

1899—For July	$3,683 79
For August	3,761 29
For September	3,449 75
For October	3,699 81
For November	4,525 42
For December	3,992 93
1900—For January	4,006 92
For February	3,626 66
For March	3,647 40
For April	3,551 58
For May	3,885 65
For June	3,981 70
	$45,812 90

From State Treasurer on Controller's warrants, payable out of the Contingent Fund of Mendocino State Hospital, as follows:

1899—For August	$1,134 52
For September	124 75
For November	308 92
For December	50 76
1900—For January	194 04
For May	46 00
For June	1,792 00
	$3,650 99

From State Treasurer on Controller's warrants, payable out of the Administration Building Fund, as follows:

1899—For July	$2,648 69
For August	125 00
For September	1,125 00
For October	125 00
For November	125 00
For December	125 00
1900—For January	100 00
For February	106 00
For March	300 00
For April	5,348 97
For May	100 00
For June	144 00
	$10,372 66

From State Treasurer on Controller's warrants, payable out of the appropriation for salaries, etc., as follows:

For forty-ninth fiscal year	$3,000 00
For fiftieth fiscal year	3,000 00
	$6,000 00

From State Treasurer, Support Fund:

For fiftieth fiscal year	$1,901 63

From Medical Superintendent, cash received for care of patients, house rent, etc., as follows:

1899—For July	$787 90
For August	234 30
For September	191 50
For October	405 00
For November	273 75
For December	426 25
1900—For January	880 25
For February	327 50
For March	355 00
For April	255 65
For May	455 00
For June	656 95
	$5,249 05

RECAPITULATION.

Received from appropriation for salaries for the fifty-first fiscal year	$37,433 98
Received from appropriation for support for the fifty-first fiscal year	45,812 90
Received from State Treasurer from Contingent Fund	3,650 99
Received from State Treasurer from Administration Building Fund	10,372 66
Received from appropriation for salaries for the forty-ninth fiscal year	3,000 00
Received from appropriation for salaries for the fiftieth fiscal year	3,000 00
Received from appropriation for support for the fiftieth fiscal year	1,901 63
Received from Medical Superintendent for account of Contingent Fund	5,249 05
Total receipts	$110,421 21

DISBURSEMENTS.

1899—Paid payroll for July		$2,735 07
Paid supplies for July		3,683 79
Paid payroll for August		2,739 96
Paid supplies for August		3,761 29
Paid payroll for September		2,811 63
Paid supplies for September		3,449 75
Paid payroll for October		2,863 19
Paid supplies for October		3,699 81
Paid payroll for November		2,901 31
Paid supplies for November		4,525 42
Paid payroll for December		2,895 69
Paid supplies for December		3,992 93
1900—Paid payroll for January		2,900 47
Paid supplies for January		4,006 92
Paid payroll for February		3,197 11
Paid supplies for February		3,626 66
Paid payroll for March		3,222 43
Paid supplies for March		3,647 40
Paid payroll for April		3,179 19
Paid supplies for April		3,551 58
Paid payroll for May		3,148 94
Paid supplies for May		3,885 65
Paid payroll for June		3,088 99
Paid supplies for June		3,981 70
Paid seven months' back pay of Medical Superintendent		1,750 00
		$83,246 88
Paid for sundries out of Contingent Fund		3,650 99
Paid for Administration Building Fund, as follows—		
Contractors	$7,911 01	
Superintendent of construction	1,211 65	
Architect	1,200 00	
Extra work	44 00	
Surveying	6 00	
		10,372 66
Paid salaries for forty-ninth fiscal year		3,000 00
Paid salaries for fiftieth fiscal year		3,000 00
Paid supplies for fiftieth fiscal year		1,901 63
Paid State Treasurer for account of Contingent Fund		5,249 05
Total disbursements		$110,421 21

STATEMENT OF CONTINGENT FUND.

RECEIPTS.

To balance in fund July 1, 1899		$3,021 80
To amount received from Hospital		5,249 05
		$8,270 85

DISBURSEMENTS.

By sundry payments	$3,650 99	
By balance in fund July 1, 1900	4,619 86	
		$8,270 85

Respectfully submitted.

W. W. CUNNINGHAM,
Treasurer.

REPORT OF MEDICAL SUPERINTENDENT.

For Fiscal Year ending June 30, 1899.

To the Honorable the Board of Managers of the Mendocino State Hospital:

GENTLEMEN: I herewith submit to you my annual statistical report for the year ending June 30, 1899. Another report will be required of the Superintendent at the time for making the usual biennial report to the Governor, and I shall therefore offer no recommendations or observations at this time, but will make a detailed statement regarding the affairs of the institution at the time of making the biennial report. For the past year the daily average per capita cost for maintaining the patients has been 44.3 cents, with a daily average attendance of 503 patients. This includes the entire expense for food, clothing, fuel, furnishing, permanent improvements, care and medical attendance, and salaries and per diem expenses of the Board of Managers, officers, and employés of the Hospital.

Yours, respectfully,

E. W. KING,
Medical Superintendent.

REPORT OF MEDICAL SUPERINTENDENT.

For Fiscal Year ending June 30, 1900.

To the Honorable Board of Managers of the Mendocino State Hospital:

GENTLEMEN: In accordance with the requirements of law, I herewith submit to you, for your consideration, my annual report of the operations of this institution for the fiscal year ending June 30, 1900:

Before entering into details as to the work of the Hospital for the last year, and its requirements for the future, I have thought that a brief and succinct history of the institution, from the passage of the law by the Legislature, which established the Hospital in the year 1889, to the present time, would not be inappropriate, and would be valuable for future reference.

In the year 1889 the Legislature of the State of California passed "An Act entitled an Act to establish a branch insane asylum for the insane, at Ukiah, to be known as the Mendocino State Insane Asylum, and appropriating money therefor." This Act was approved by Governor Waterman on February 20, 1889, and he soon after appointed a Board of Directors, whose duty it was, under the Act, to select a site; to erect buildings; and to furnish and prepare them for the reception of patients. This Board of Directors was composed of the following gentlemen: Hon. Archibald Yell, at that time representing this Senatorial District; T. L. Carothers and Dr. E. W. King, of Ukiah, Cal., as local members; and J. B. Wright of Sacramento and Cornelius O'Connor of San Francisco, members from the State at large. Messrs. Wright and O'Connor were appointed for four years, and Messrs. Yell, Carothers, and King for two years. This Board organized by electing Mr. Yell as Chairman, and Hon. J. H. Seawell, at that time representing this county in the Assembly, as Secretary and Treasurer of the Board. On September 7, 1889, the Board of Directors accepted the offer of a tract of land consisting of 139.08 acres, about three miles east of Ukiah, belonging to Bartlett Bros., as a site for the Asylum, together with the unobstructed flow of the waters of South Mill Creek, which furnishes an ample and abundant supply of pure fresh water for all purposes of the Asylum.

On the 7th of June, 1890, plans and specifications for the Asylum buildings were presented by Messrs. Copeland and Pierce of San Francisco, and accepted by the Board of Managers. On the 13th of October, 1890, contracts were let for the construction of a male ward building, connecting corridor, kitchen building, laundry and bakery building, and a boiler and engine house; the total contract for the erection and completion of the above buildings was $182,520. On the 26th of January, 1891, the Board of Directors let contracts for the

erection of a female ward building for the sum of $89,025. On the 2d of April, 1891, the Board accepted a contract for furnishing iron pipe and laying same for water-supply for the sum of $3,865, and subsequently allowed for extra material and work, $294.60, making a total of $4,159.60. On the 21st of April, 1891, the Board elected R. M. Garratt, superintendent of construction, at a salary of $8 per day until the further order of the Board.

The work of construction proceeded steadily from this time on, and on September 14, 1892, the Secretary of the Board reported "that the contracts heretofore let will complete the male ward building, the connecting corridor, the kitchen building, the laundry and bakery building, and the boiler and engine house. That the contract for the female ward building will enclose and roof said building, but that there is not sufficient funds to complete the same. All the buildings under construction, except the female ward building, will be completed by January 1, 1893, and the contracts let on the female ward building will be completed on that date. That the contracts already let will exhaust the appropriation for the construction of the Asylum, namely, $350,000. To this sum must be added $790.38, indebtedness incurred by permission of the State Board of Examiners, to construct a retaining wall to front of building."

The total cost of construction, including water-supply, etc., and purchase of site, September 14, 1892, was $350,790.38, and by an Act approved March 3, 1893, there was appropriated the sum of $100,000 for the completion of the female ward building, for furnishing the several buildings, to construct a dam for a water-supply, and for other purposes necessary to prepare the Asylum for the reception of patients. This sum was expended under the direction of the Board of Directors, as will be seen by the report of the Secretary and Treasurer of June 30, 1894.

From the foregoing statement it will be seen that the entire cost of the site and water-supply, the erection of the buildings, lighting plant, construction of dam and laying pipe for water-supply, heating and plumbing, and for everything necessary for the reception of patients on December 12, 1893, has cost the State $450,790.38, to which must be added $60,000 for the Administration Building, just completed, making a gross amount expended under appropriation of $510,790.38.

In the spring of 1891 the term of office of Messrs. Yell, Carothers, and King having expired, Governor Markham reappointed Messrs. Carothers and King; Mr. Yell having removed from the county, the Governor appointed Senator J. H. Seawell to fill his place. The new Board then elected J. M. Mannon as its Secretary and Treasurer. In the spring of 1892 J. B. Wright resigned as Director, and Dr. M. Gardner, of Sacramento, was appointed by the Governor to fill the vacancy.

In April, 1893, the time having arrived when it became necessary to choose a Superintendent to supervise the furnishing of the buildings

and prepare it for the reception of patients, Dr. E. W. King, having resigned his position as Director, was elected as Medical Superintendent of the Asylum, and to fill the vacancy on the Board the Governor appointed Mr. W. D. White, of Ukiah, Cal., as Director.

On December 12, 1893, the patients were received, to the number of sixty, by transfer from Napa Asylum; on December 14, 1893, sixty from Stockton Asylum, and on March 25, 1894, thirty from Agnews Asylum.

In 1895, the terms of Directors Seawell, White, and Carothers having expired, Governor Budd reappointed Director Seawell, and appointed Messrs. Charles Cunningham and J. Q. White, of Ukiah, Cal., vice Messrs. White and Carothers. The term of J. M. Mannon as Secretary and Treasurer having expired, the Board elected as his successor, W. W. Cunningham, of Ukiah, Cal.

A few months after his appointment, Director Charles Cunningham resigned and removed from the State, and the Governor appointed Mr. J. C. Ruddock of Ukiah, Cal., to fill the unexpired term.

In May, 1897, Governor Budd appointed A. W. Foster of San Francisco, a member of the Board of Managers, vice Cornelius O'Connor, whose term had expired. Since that time Dr. M. Gardner was reappointed to succeed himself.

Mr. A. Hochheimer, of Willows, Cal., and T. A. Templeton, of Ukiah, Cal., were appointed as Directors in the spring of 1900, to succeed Messrs. Seawell and Ruddock, whose terms of office expired in August, 1899.

The Legislature of 1897 made an appropriation of $60,000 for the erection of an Administration Building. Plans and specifications for this building were drawn by Cunningham Bros. of San Francisco, and contracts for the construction of the building were let by the Board of Managers. The building is now practically completed, and as soon as it is furnished will be ready for occupancy.

During the last three years, the Board of Managers has constructed, by means of the Contingent Fund, a stable, which cost about $4.500, and has built a new dam, which makes a reservoir containing about 5,000,000 gallons of water, and laid a new pipe-line of 12, 13, and 14-inch steel pipe, at a cost of about $12,000 for both dam and pipe-line.

SICKNESS.

There has been but little sickness among the patients or employés, during the last fiscal year; no epidemic or contagious diseases.

FARM AND GARDEN.

The garden has furnished an ample supply of vegetables for the use of the Hospital. A reference to the Steward's report will show the kinds and the amount, and the market value of the same.

The farm has furnished more than sufficient hay for the use of the institution, and we have a surplus on hand.

MAINTENANCE.

The number of patients in this Hospital on June 30, 1900, was 556. We have 570 beds in the Hospital, but a large number of these are on the corridors. The ward now used for offices will be available for patients as soon as the Administration Building is furnished. This will make room for 80 patients, and the ward on the top floor of the Administration Building will accommodate 50 more, making in all 700 beds. The crowded condition of all of the State Hospitals makes it more than probable that all of this room will be required for patients in the near future.

During the last fiscal year, ending June 30, 1900, the per capita cost has been 42.73 cents per day for each patient. In the interest of humanity and these poor unfortunates in particular, this is less than is required to give this class of patients such care and attention as their condition requires. I refer more particularly to the need of more attendants on the wards, and a better character of clothing for the patients.

Believing that before the end of the present fiscal year, this Hospital will be filled to its utmost capacity, I have made an estimate for the maintenance of 700 patients, at 45 cents per capita.

For the fiscal year ending June 30, 1902	$114,975 00
For the fiscal year ending June 30, 1903	114,975 00
Total	$229,950 00

IMPROVEMENT IN ATTICS.

In May, of this fiscal year, a contract was let by the Board of Managers, for the sum of $1,792, for the improvement of attics, payable out of the Contingent Fund, with the view of protecting them against fire, and rendering them easier of access in case a fire should occur.

Skylights have been put in where necessary for light, and the ventilators have been picked up and carried outside of the building, thus freeing the attics from all material of a combustible nature, and making them cooler. Stairways to all of the attics, three in number, will be constructed, and fire hydrants put in, so that in case of fire, water can be turned on at once. The stairways, with other improvements, will cost about $300. We have a well-drilled fire company, composed of our employés, and a water pressure of 130 pounds to the square inch, sufficient to throw water over the roof of the buildings. The supply pipe is of sufficient capacity to furnish water for three or four nozzles at a time, without reducing the pressure. The efficiency of the fire company is kept up by frequent fire drills.

ASSEMBLY HALL.

The original plans for the erection of this Hospital, drawn by Messrs. Copeland and Pierce, the architects, contemplated two ward buildings, with connecting corridors; kitchen building; laundry and bakery building; power house; an Administration Building, and an Assembly Hall. All of these buildings have been erected and completed, except the Assembly Hall. As originally planned, the Assembly Hall is to be placed between the Administration Building and the connecting corridors of the ward buildings, and forms the connection between the two buildings.

The need of an Assembly Hall is very urgent. For months we have not been able to furnish entertainment for the patients, because the dormitory which has been used for this purpose is too small. During the summer months this room is hot and uncomfortable, and as soon as the Administration Building is completed and occupied, this room will become a part of a male ward, and will be used as a dormitory, and entertainments, for the benefit of the patients, will have to be dispensed with, until an Assembly Hall can be erected. The estimated cost of this connecting building, which will contain an Assembly Hall, is from $20,000 to $25,000.

SEWER.

The present sewer system has proved to be a source of considerable annoyance to the public. As stated in my last report, the sewage is dropped into a small creek on the land of John P. Hoffman, about 3,500 feet from the Hospital. During the summer months this creek becomes dry, and the deposits from the sewer make it offensive. This creek, for some distance, runs nearly parallel with and near the county road. Citizens living near the creek, and traveling along the road, complain of this, and Mr. Hoffman, on whose land the creek flows, desires the removal of the nuisance, and he has a right to demand it.

In view of these facts an appropriation should be made by the next Legislature to correct these conditions.

Inasmuch as the Hospital is greatly in need of more land, to enable it to keep a dairy, probably the most feasible and practicable plan for disposing of the sewage would be to procure a block of good land, suitable for the growing of alfalfa, below the mouth of the sewer, and use the sewage for irrigation.

ICE PLANT AND COLD STORAGE.

There is an urgent necessity at this Hospital for an ice plant and cold storage. During the hot summer months we have great difficulty in keeping our meats from spoiling and becoming unfit for table use. The ice that we are now getting for the Hospital is a source of considerable expense, and there is no doubt but that an ice plant and cold-storage system would be directly in the line of economy as well as a great con-

venience to the Hospital. The estimated cost of such a plant, with a building to contain the same, is $4,000.

LIGHTING OF HOSPITAL WITH ELECTRICITY.

Since the opening of this Hospital, in 1893, gasoline gas has been used for lighting purposes. It is expensive, unsatisfactory, and uncleanly. The light from this gas during the summer months is fairly good, but at other times it is very unsatisfactory. The burners smoke and the unburned carbon settles on the walls of the rooms, rendering them unsightly. The cost of lighting with this gas during the last two years has been $2,754.08, or $1,377.04 for each year, making a cost of $114.75 per month. I am informed that the Ukiah City Electric Light Company is ready to furnish electric lights sufficient for the Hospital at a much lower cost, and I would recommend that a contract be made with the Board of Trustees of Ukiah City to light the Hospital as soon as practical.

The Administration Building has been wired, and will be ready for electric lights as soon as it has been furnished. The ward buildings, basement, kitchen, together with the laundry, bakery, and power house, and other buildings will have to be wired. The estimated cost of wiring these buildings, together with switches, etc., will not exceed $500. To bring the current from Ukiah to the Hospital, including poles, wire, transformer, etc., will cost about $1,000.

ACKNOWLEDGMENTS.

Through the kindness of the publishers, the following papers have been received regularly, and distributed among the patients, and I desire to extend to the publishers of the same the sincere thanks of the institution for their generosity: San Francisco Argus, San Francisco News-Letter, Virginia (Nev.) Chronicle, La Voce Del Popolo, Salinas Weekly Journal, L'Italia, Marysville Daily Appeal, San Francisco Abend Post, Sacramento Record-Union, A Uniao Portugueza, New England Staats Zeitung, Yolo Semi-Weekly Mail, Ukiah Republican Press, Ukiah Dispatch-Democrat, Ukiah Press and Night, Fort Bragg Advocate, Amador Dispatch, Santa Rosa Democrat, Colusa Sun, Oakland Enquirer, Santa Cruz Surf, Napa Register, Point Arena Record, Salinas Democrat, La Vita, Visalia Delta, Mendocino Beacon, Petaluma Argus, San Francisco Breeder and Sportsman.

To the officers and employés of the Hospital, as well as to the members of the Board of Managers, who have coöperated with me in endeavoring to successfully administer the affairs of the institution, I extend my sincere thanks for their uniform kindness and courtesy, as well as for their counsel and support.

Respectfully submitted.

E. W. KING,
Medical Superintendent, Mendocino State Hospital.

REPORT

OF THE

SOUTHERN CALIFORNIA STATE HOSPITAL.

NOTE: For statistical tables, see Appendix.

REPORT OF THE BOARD OF MANAGERS.

For Fiscal Year ending June 30, 1900.

PATTON, CAL., September 27, 1900.

To the Honorable State Commission in Lunacy, Sacramento, Cal.:

GENTLEMEN: In submitting our annual report to your honorable body, we take pleasure in expressing our gratification in the fact that, notwithstanding some adverse circumstances, the condition of the Southern California State Hospital is very satisfactory.

The continued shortage of water for irrigating purposes has been a most serious problem, but a careful use of the somewhat meager supply afforded has so far kept the orchard property of the State in fairly good condition. The developments of the summer have amply justified the wisdom of your honorable body in the purchase of the Rohrer well. The plant at this well is now completed and working most satisfactorily, and even more water is being delivered than we anticipated.

Action regarding a separate cottage for tuberculous patients, suggested by your Honorable Board, has been postponed, owing to the heavy expenditures from the Contingent Fund for water development, but we trust that an appropriation will be allowed for this very worthy purpose.

The completion of the dining-room for male patients has added much to the comfort and convenience of service of their meals, and relieved us from the necessity of using small basement rooms for dining-room

purposes. This change, however, affords no relief to the crowded condition of the female wards, which must continue, to the serious discomfort of the patients, until the new ward building authorized by the last session of the Legislature has been constructed. We know that the imperative need of this addition, plans for which are before your honorable body, is recognized by you, for in accordance with your order, based on the fact that no more female patients can be accommodated here, forty were transferred north and all commitments of female insane from the seven southern counties are now made to Ukiah. It costs from $130 to $150 more to send each female patient from the southern counties to Ukiah, than to Patton. We earnestly urge upon your honorable body the importance of early action on the plans for this improvement.

This will be the last report which we shall present to your body before the meeting of the Legislature, and we take this occasion to strongly urge your active approval and coöperation in an effort to secure at the coming session an appropriation for the building improvements suggested in the biennial report of the Medical Superintendent, which is transmitted herewith. The importance of such buildings has been recognized for years and clearly demonstrated to the committees of several Legislatures, and their necessity is strongly confirmed by the growth in population in Southern California which the census demonstrates. The convenience and economy of administration would be greatly facilitated by the construction of an Administration or General Ward Building and the other improvements outlined in Dr. Campbell's report, and we feel decidedly that the institution has reached a stage in its growth where it is fairly entitled to them. We believe that you are fully conversant with our needs, and trust we can count on your strong indorsement for a reasonable appropriation from the Legislature of 1901.

The relations of the Board and the Medical Superintendent have been harmonious and pleasant, and we take pleasure in expressing our confidence in Dr. Campbell's thorough fitness for the responsible position he holds. As a rule we have found all employés of the institution zealous, faithful, and efficient, and in our judgment they are entitled to warm commendation that, in spite of the crowded condition of the wards, and the shortage of water on the farm, so excellent results have been attained.

The estimated cost of the improvements which we feel are imperatively needed would be as follows:

Additional wing	$40,000 00
Furnishing same	10,000 00
Central Ward Building	80,000 00
Furnishing same	12,000 00
Cottage for tuberculous patients	20,000 00
Storm drains	7,000 00
Increase in boiler capacity	2,500 00
Printing and binding	1,000 00
Total	$172,500 00

The appropriation for maintenance for the Hospital for the next two fiscal years should be $267,000. This is figuring on 800 patients and 90 employés, at a basis of $150 per capita, or 41 cents per day. Taking into account the probable increase in patients during the two years, we regard this as a conservative estimate. As to the amount estimated for support per capita, we may say that this is low, as the average cost in the New York State asylums is $185 per capita, or $35 per capita more than ours.

Respectfully submitted.

JOHN McGONIGLE,
E. P. CLARKE,
JAMES C. KAYS,
D. R. SEELEY,
Board of Managers, Southern California State Hospital.

REPORT OF MEDICAL SUPERINTENDENT.

For the Two Fiscal Years ending June 30, 1900.

To the Honorable the Board of Managers of the Southern California State Hospital:

GENTLEMEN: I hereby submit my report for the biennial term embracing the fiftieth and fifty-first years, inclusive. In so doing, I shall not worry you with a prolonged dissertation on the various matters which I must bring to your notice, but concisely review our work. You know our necessities, and I shall leave your honorable body to urge their recognition in such manner as you may deem proper.

I call your especial attention, as well as the attention of other citizens of the State who are interested in the doings of this Hospital, to the various tables found in its statistical portion. I hope in a future report to add some other unusual and valuable statistics.

There have been admitted during the term, 246 men and 143 women. The ratio of men to women has decreased slightly during the term, but not sufficiently to change the general ratio of about two men to one woman since the opening of the Hospital.

Of the 222 who recovered during the biennial period, 143 were men and 79 were women. This lacks 15 of being twice as many men as women. Since the opening of the Hospital, 30 more than twice as many men as women have recovered. This is a striking result, especially when covering so long a period, and the reason for this difference will be mentioned farther along in the report. Reducing these figures to

percentages, we have an average annual recovery rate to admissions, for the men, for the biennial term, of 56.91 per cent, and for the women, of 55.04 per cent, a difference of 3.39 per cent in favor of the men. A similar calculation since the opening of the Hospital will give us an annual average recovery ratio for the men of 48.63 per cent and for the women of 45.44 per cent, a difference of 7.02 per cent in favor of the men for the whole period.

One of the reasons for the slight decrease in the ratio during the last biennial term is the fact that the law was changed by which simple inebriates were admitted without the establishment of insanity as a cause, and obliging all such to be examined for insanity and to be committed as insane.

Of the 94 who died during the biennial term, 71 were men and 23 were women, or 2 patients more than three times as many men as women, and this proportion nearly holds good since the opening of the Hospital. These figures, again being reduced to percentages, show an annual average death-rate of the men, for the biennial period, of 6.62 per cent, and for the women 4.16 per cent. In other words, relatively speaking, 59 per cent more men than women died. These percentages in favor of women will not be as large in our next report, from the fact that all insane women are now being sent to the northern hospitals; the new or acute cases, being the class from which the larger percentage of cures or recoveries come, will necessarily change this ratio materially. This condition is partly explained by the large number of cases of general paresis and other organic and pathological conditions found among the men, as 23 men died from general paresis during the period, and only 1 woman, these cases of paresis being over 32 per cent of the whole number of men who died from all causes during the term. A greater number of cases of syphilis and changes due to chronic inebriety, are present among men than women, which also tends to increase the death-rate, even where these causes have not developed paresis.

The tables also show that there have been received twice as many acute cases among the men as among the women. The natural result of the conditions above mentioned make it imperative that the chronic cases are accumulating more steadily among the women than among the men, and had we not during the past three years transferred over 40 chronic female cases to northern asylums, the great excess of chronic cases among females would have been still more in evidence.

In accounting for our population, I also mention the fact that there have been 24 escapes returned during the period. This number includes not only those who have eloped during the period, but also those carried over from previous periods. These elopements are not as serious a matter as at first would appear, as they usually occur among a harmless or convalescent class who do not require constant supervision, and are

often on parole. In working so large a percentage of patients, escapes must occasionally occur.

The table showing the sources from which our patients are drawn is also of interest, nearly all of our patients coming from the seven southern counties of California. During the last period there have been 106 cases committed from Los Angeles County; since opening the Hospital, 894. From Orange County, 9 cases during the last period; since opening the Hospital, 64. From Riverside County, 20 cases; since opening the Hospital, 99. Santa Barbara County, 8 cases; since opening the Hospital, 54. San Bernardino County, 31 cases; since opening the Hospital, 282. San Diego County, 18; since opening the Hospital, 174. Ventura County, 11; since opening the Hospital, 69. During the last term there was one case received from Inyo County, one from from Santa Cruz County, and two from San Francisco County. Since opening the Hospital, we have received a total of 1,652 patients.

Of the patients received during the term, 255 are registered as native born, and 134 as foreign born. Since opening the Hospital we have received 937 native-born patients, 585 foreign-born patients, and 130 unascertained.

Of the 389 patients received, 337 have resided in the State over one year. I expected to find a larger proportion of non-residents than the table indicates.

A further analysis of these tables might be of interest, and I draw your especial attention to them and their conclusions, as they not only cover the biennial period, but in all important features they cover the entire time since opening the Hospital.

We have been entirely free from the presence of infectious or contagious diseases during the term, barring the occasional presence of a few cases of erysipelas, due in all probability to our crowded condition. The excellent quality and supply of our drinking water, together with our efficient sewerage system, have been of material aid in the present crisis. Thorough cleaning, fumigation, and disinfection of rooms and wards in which tuberculous and infectious diseases have occurred, are invariably practiced. In this connection I again mention the necessity of additional building facilities sufficient to enable us to segregate the tuberculous and infectious cases.

New cement or tile floors are needed in all the bathrooms and lavatories of the wards of the east and west wings. They are at present unsanitary, and therefore an element of danger which the expenditure of a few hundred dollars would overcome. While we have made many repairs and betterments during the term, we have been unable to cover necessities in these particulars for want of funds.

The bathing facilities should be materially improved, either by constructing a separate building for the same, with enlarged and modern

improvements, or rearranging those on the wards, with the necessary additions. Their equipment with spray, needle, and other forms of bath, by which means a number can be bathed at once, with the additional advantage of their hygienic features, would be economy; the Gengenstraum system, as used in many of the Eastern hospitals, being among the best. Economy of time and help and improvement of the patients argue for the money-saving features of such a system.

The farm and ground of the Hospital demand more than a passing notice, consisting as they do of about 385 acres, 340 of which are very valuable, and largely adapted to the cultivation of citrus fruits, much of which is now under intense cultivation. Its protection from storm water and its water-supply for irrigation, as well as its general improvement, are matters of great importance, not only from an economic point of view, but for the opportunity it affords to give employment to patients, and thus promote their recovery. Table No. 14 shows the employment of patients since the opening of the Hospital, in useful occupations, including work on the farm, grounds, garden, brickyard, laundry, engine-room, carpenter shop, sewing-room, kitchen, bakery, basement, wards, etc., giving an average of 171 patients daily employed, out of an average daily population of 507, and showing an average of 33 per cent of total population employed, and at present writing a still larger number are at work, as all the excavating, filling, and other manual labor incident to the installment of our new and extensive water plant have been done by patients. We have manufactured during the period over one and a half million merchantable brick, some of which have been used in various needed improvements, the most important feature being the new dining-room for male patients, 54x104 feet, inside the building; also irrigating ditches, wires, underground conduits for steam mains and pipes, reservoir at new waterworks, etc. We have over one million brick now on hand with which to commence the much needed cottages or wing for which an appropriation was made at the last Legislature.

As above stated, the economic feature is only a part of the good accomplished by the labor performed by patients. The relative proportion of recoveries, showing a much larger rate among men than women, may possibly be due to the fact that a much larger number are employed in outdoor pursuits. We are hopefully looking forward to the time when we can afford more recreation and amusement, especially for our female patients, but this will not be practicable until we have more room and more help and more money; all of which will tend toward economy.

The three years of drought or shortage in rainfall has caused general anxiety throughout Southern California. We have not been exempt from its effects in all respects, notwithstanding our supposedly ample

water-supply. To meet this contingency, your Honorable Board requested the privilege of installing a pumping plant of sufficient capacity and stability to obviate any further disaster which might be expected to arise from a continuation or repetition of present conditions. This proposition was acceded to by the State Board of Examiners and State Commission in Lunacy, with the following result, namely, the purchase of twenty acres of land situated on the edge of the great artesian belt of San Bernardino Valley, from which underground source the greater proportion of water which supplies Riverside and its vicinity is derived. Upon this land was a well 80 feet deep, of sufficient capacity to afford 75 inches of water continuously, and which by deepening will afford double that amount. The following pumping plant, pipe-line, and power have been installed, guaranteed to deliver at our engine-house, 8,000 feet distant, a continuous stream of 60 inches of water. This included a vertical lift of approximately 230 feet, a horizontal distance of 8,000 feet. Machinery used and method of pumping are as follows: The water is lifted from an 11-inch diameter cased well, 40 feet deep, situated at the bottom of a brick-curbed well, 8 feet in diameter and 29 feet deep, by means of a No. 5 Krogh vertical centrifugal pump driven by a 15 horse-power general electric motor, which lifts the water 18 inches above the surface into a sluice-box, from which it is discharged into a brick cistern sunk in the ground, 12 feet square and 6½ feet deep, having 3 feet from one end an 8-inch thick brick partition, which comes within 8 inches of the top, and thus cuts off a settling basin 3 feet by 12 feet by 6½ feet deep, into which the water is discharged from the centrifugal pump and allowed to deposit its sand and gravel before flowing over the dam into the clear-water compartment, from which it is drawn by two Deming triplex single acting plunger pumps, having each three plungers 8½ inches diameter and a stroke of 8 inches, and both actuated through cut gears from a common driving shaft by a 50 horse-power general electric triplex induction motor of the most improved type, which drives the pumps by means of a 12-inch double leather belt. These pumps will elevate the water from the cistern through a line of 8-inch (inside diameter), dipped, double-riveted, slip-joint casing, 8,000 feet long, to the various points of distribution along the line of the pipe, the highest point of the present pipe-line being at the engine-house. At present five cap pattern irrigating hydrants will be used. The upper one third of this line is constructed of No. 16 A. W. G. rolled steel, the middle one third of No. 14 A. W. G. same material, and the lower one third of No. 12 A. W. G. steel, while below the pipe and opposite the triplex pumps is a receiver of 12-inch (inside diameter) pipe, into which the two pumps discharge through clamped connections, and so arranged with valves as to drain the entire line when necessary.

The installment of this system will enable us to plant more acres to citrus orchard, which I would recommend doing the coming spring.

I will mention a few of the needs of the Hospital, leaving you to recommend to the Legislature such of them as you deem expedient:

First of all, immediate accommodation for at least 200 patients. The necessity of this demand is apparent when you consider that we have now, and have had for months past, 66 patients sleeping in hallways and basement, an average of 50 on the floors, and have transferred during the last three years 42 patients to northern Hospitals, and that at present all of the female insane from the southern part of the State are being committed to northern Hospitals by order of the Commission in Lunacy.

A central building.

A building for infectious diseases.

An addition to our boiler capacity.

The long-talked-of storm drain.

Besides various minor improvements, the expense of some of which can be cared for by our Contingent Fund, but which is at present exhausted by the installment of our water system.

During the biennial term, we have been honored by visits from the Governor, nearly all of the State officers, the Lunacy Commission, State Board of Health, and other distinguished guests. Situated as we are, 500 miles from the seat of government, these visits are highly appreciated and are of material aid and value to us. We have also been the recipient of courtesies from various newspapers, magazines, and other publications.

Among officers and employés a general desire to perform the duties devolving upon them to the best of their ability has been constantly in evidence, and to promote industry, cheerfulness, harmony, and good will has been my constant endeavor.

In closing this short report, I desire to express to your Honorable Board my appreciation for your support and evidence of confidence in my efforts to efficiently fill the position of Medical Superintendent, which have always been apparent.

Respectfully submitted.

M. B. CAMPBELL,
Medical Superintendent.

APPENDIX.

STATISTICAL TABLES.

TABLE A.

Showing Number of Attacks in Those Admitted during the Biennial Period ending June 30, 1900.

YEAR ENDING JUNE 30, 1899.

	Stockton.			Napa.			Agnews.			Mendocino.			Grand Total.		
	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total	Males	Females	Total
First	209	79	288	116	55	171	96	93	189	111	38	149	532	265	797
Second	21	8	29	18	12	30	23	20	43	14	6	20	76	46	122
Third	2	4	6	8	5	13	4	3	7	7	2	9	21	14	35
Fourth or more	1	1	2	5	6	11	2	3	5	0	0	0	8	10	18
Unknown	0	0	0	16	5	21	2	2	4	0	0	0	18	7	25
Totals	233	92	325	163	83	246	127	121	248	132	46	178	655	342	997

YEAR ENDING JUNE 30, 1900.

First	207	80	287	114	51	165	76	76	152	103	35	138	500	242	742
Second	13	11	24	24	34	58	19	16	35	26	9	35	82	70	152
Third	1	2	3	4	2	6	3	7	10	4	2	6	12	13	25
Fourth or more	5	0	5	2	8	10	2	2	4	1	2	3	10	12	22
Unknown	0	0	0	14	8	22	32	13	45	0	0	0	46	21	67
Totals	226	93	319	158	103	261	132	114	246	134	48	182	650	358	1,008

NOTE.—The above data is not shown in the Southern California State Hospital report.

TABLE B.

Showing the Counties from which the 2,394 Patients were Committed during the Biennial Period ending June 30, 1900.

Counties.	Stockton.		Napa.		Agnews.		Mendocino.		Southern California.		Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	
Alameda	50	36	24	14	14	39	16	10	0	0	203
Amador	4	2	2	3	0	0	0	0	0	0	11
Butte	10	0	4	11	0	0	0	1	0	0	26
Calaveras	8	10	0	0	0	0	0	0	0	0	18
Colusa	1	0	5	4	0	0	0	0	0	0	10
Contra Costa	12	8	5	6	1	0	0	1	0	0	33
Del Norte	0	0	0	0	0	0	0	2	0	0	2
El Dorado	4	5	0	0	1	0	0	0	0	0	10
Fresno	18	24	0	1	0	1	0	0	0	0	44
Glenn	1	0	3	4	0	0	0	0	0	0	8
Humboldt	0	0	14	9	0	3	1	0	0	0	27
Inyo	2	1	0	0	0	0	0	0	1	0	4
Kern	6	13	0	0	0	0	0	0	0	0	19
Kings	2	11	0	0	0	0	0	0	0	0	13
Lake	0	0	0	0	0	0	3	6	0	0	9
Lassen	0	0	1	2	0	0	0	0	0	0	3
Los Angeles	5	0	0	0	7	0	0	0	112	106	230
Madera	3	11	0	0	0	0	0	5	0	0	19
Marin	0	0	1	0	0	0	2	0	0	0	3
Mariposa	3	2	0	0	0	0	0	0	0	0	5
Mendocino	0	0	2	2	0	0	15	17	0	0	36
Merced	3	9	0	2	0	0	0	0	0	0	14
Modoc	1	1	0	4	0	0	0	0	0	0	6
Monterey	0	0	0	0	13	13	0	1	0	0	27
Napa	0	0	26	11	0	0	0	0	0	0	37
Nevada	4	2	5	6	0	1	0	0	0	0	18
Orange	0	0	0	0	0	0	0	0	5	9	14
Placer	13	11	1	1	0	0	0	0	0	0	26
Plumas	0	1	3	0	0	0	0	0	0	0	4
Riverside	0	0	0	0	0	0	0	0	10	20	30
Sacramento	27	31	5	4	1	0	0	0	0	0	68
San Benito	1	1	0	0	3	5	0	0	0	0	10
San Bernardino	3	0	0	0	1	0	0	0	27	31	62
San Diego	2	0	0	0	2	0	0	0	15	18	37
San Francisco	73	50	82	116	115	96	113	116	2	0	763
San Joaquin	35	50	0	0	0	0	0	0	0	0	85
San Luis Obispo	0	0	0	0	5	5	0	0	0	0	10
San Mateo	0	0	1	0	11	4	0	0	0	0	16
Santa Barbara	0	0	0	0	2	1	0	0	10	8	21
Santa Clara	0	0	2	1	54	63	0	0	0	0	120
Santa Cruz	0	2	0	0	13	10	0	0	1	0	26
Shasta	1	0	4	15	1	1	0	0	0	0	22
Sierra	0	0	1	4	0	0	0	0	0	0	5
Siskiyou	1	3	5	4	0	0	0	0	0	0	13
Solano	0	0	18	20	0	1	0	0	0	0	39
Sonoma	0	0	9	5	1	0	28	23	0	0	66
Stanislaus	6	5	0	0	0	0	0	0	0	0	11
Sutter	2	3	4	0	0	0	0	0	0	0	9
Tehama	0	0	5	3	0	0	0	0	0	0	8
Trinity	0	0	1	0	0	0	0	0	0	0	1
Tulare	13	7	0	0	0	0	0	0	0	0	20
Tuolumne	4	9	0	0	0	0	0	0	0	0	13
Ventura	0	0	2	0	1	0	0	0	3	11	17
Yolo	0	1	10	6	2	0	0	0	0	0	19
Yuba	4	6	1	3	0	0	0	0	0	0	14
State Prison at San Quentin	1	0	0	0	0	3	0	0	0	0	4
State Prison at Folsom	2	4	0	0	0	0	0	0	0	0	6
Totals	325	319	246	261	248	246	178	182	186	203	2,394

TABLE C.

Showing Those Born in the United States, Admitted during the Biennial Period ending June 30, 1900.

United States.	Stockton.		Napa.		Agnews		Mendocino.		So. Cal.	Total
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1900, and June 30, 1899	
Alabama	1	2	1	0	1	1	1	0	1	8
Arizona Territory	0	0	1	0	0	0	0	0	0	1
Arkansas	0	0	0	0	0	0	0	0	5	5
America	0	0	0	7	0	0	0	0	59	66
California	48	49	68	60	65	45	32	39	31	437
Colorado	2	0	0	0	1	0	0	0	0	3
Connecticut	2	1	0	1	0	0	1	0	1	6
Delaware	0	0	0	0	0	1	0	0	2	3
District of Columbia	0	0	0	0	0	0	0	0	1	1
Georgia	1	1	0	0	0	1	0	0	0	3
Idaho	0	0	1	0	0	0	0	0	1	2
Illinois	9	8	6	3	5	5	3	2	9	50
Indiana	2	3	2	2	3	1	0	1	2	16
Iowa	4	2	2	2	1	1	1	1	13	27
Kansas	0	2	0	0	0	0	0	1	2	5
Kentucky	0	2	3	2	2	1	0	1	2	13
Louisiana	3	0	0	1	0	1	0	2	1	8
Maine	2	4	4	4	3	8	3	1	3	32
Maryland	1	0	0	1	1	1	1	2	1	8
Massachusetts	2	5	2	3	9	5	2	2	3	33
Michigan	3	1	1	0	2	1	0	3	5	16
Minnesota	1	4	1	2	0	0	1	0	2	11
Mississippi	1	1	0	1	0	1	0	0	0	4
Missouri	16	7	8	4	6	1	6	5	0	53
Montana	0	1	0	0	0	0	0	0	6	7
Nebraska	0	1	0	1	1	0	0	2	5	10
Nevada	0	0	1	2	2	2	0	0	2	9
New Hampshire	1	1	3	2	2	0	0	0	2	11
New Jersey	1	2	1	1	1	0	1	1	0	8
New Mexico	1	0	0	0	0	0	0	1	0	2
New York	5	11	7	4	11	17	7	7	21	90
North Carolina	0	2	0	0	1	0	0	0	0	3
Ohio	10	6	5	8	2	4	4	2	14	55
Oregon	0	0	1	2	1	0	0	0	0	4
Pennsylvania	9	5	9	5	5	4	9	1	7	54
Rhode Island	0	1	0	2	0	1	1	0	0	5
South Carolina	0	0	0	1	0	0	0	0	0	1
Tennessee	6	3	1	1	0	0	1	0	3	15
Texas	0	0	1	3	0	1	0	1	0	6
United States	25	41	14	1	9	15	5	0	30	140
Utah	0	0	1	0	0	0	0	0	2	3
Vermont	0	0	1	2	0	0	0	0	2	5
Virginia	5	4	2	1	3	0	3	3	3	24
Washington	0	1	0	0	0	0	0	1	0	2
West Virginia	0	0	0	0	0	1	0	0	0	1
Wisconsin	5	2	0	3	0	2	2	2	6	22
Totals	166	173	147	132	137	121	84	81	247	1,288

TABLE D.

Showing Those Born in Foreign Countries, Admitted during the Biennial Period ending June 30, 1900.

Foreign Countries.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1900 and June 30, 1899.	
Africa	1	0	0	0	0	0	0	0	0	1
Atlantic Ocean	0	0	0	0	0	1	0	0	0	1
Australia	1	0	2	3	1	0	0	1	0	8
Austro-Hungary	3	5	1	3	2	3	0	3	3	23
Belgium	3	1	0	0	0	0	0	0	0	4
Canada	6	7	3	7	3	11	5	2	17	61
Chili	0	1	0	0	0	1	0	0	0	2
China	19	11	2	4	2	1	12	8	9	68
Denmark	2	2	1	2	1	1	3	5	2	19
England	15	6	12	10	15	9	6	8	13	94
France	6	8	7	3	5	4	3	5	6	47
Germany	16	26	19	31	13	20	15	18	25	183
Guatemala	0	0	1	0	0	0	0	0	0	1
Holland	1	0	1	1	0	0	0	0	0	3
India	0	0	1	1	0	0	0	0	0	2
Ireland	31	22	22	28	34	25	21	24	16	223
Italy	9	12	4	5	7	5	6	3	8	59
Japan	2	4	2	0	2	0	0	1	4	15
Mexico	4	2	0	1	0	1	0	2	3	13
New Zealand	1	0	0	0	1	0	0	0	0	2
Norway and Sweden	10	11	7	5	10	10	4	6	13	76
Portugal	4	4	0	3	2	2	2	0	1	18
Russia	7	2	2	2	1	8	5	5	2	34
Scotland	4	3	2	3	2	5	1	3	5	28
South America	0	0	0	0	0	0	0	0	1	1
Spain	0	2	0	0	0	0	0	1	1	4
Switzerland	4	4	6	5	3	4	7	2	3	38
Wales	0	1	0	2	0	1	1	0	1	6
West Indies	1	1	0	0	0	6	1	0	1	10
Western Isles	3	4	1	2	2	0	1	0	0	13
Sandwich Islands	1	1	0	2	0	0	0	1	0	5
Totals	154	140	96	124	105	118	93	98	134	1,062

Recapitulation.

	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1900 and June 30, 1899.	
United States	166	173	147	132	137	121	84	81	247	1,288
Foreign Countries	154	140	96	124	105	118	93	98	134	1,062
Unknown	5	6	3	5	6	7	1	3	8	44
Totals	325	319	246	261	248	246	178	182	389	2,394

TABLE E.

Showing Age at Time of Admission of Patients Admitted during the Biennial Period ending June 30, 1900.

Age.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total
	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899, and June 30, 1900,	
Between 1 and 10 years	0	0	1	0	0	0	0	0	0	1
Between 10 and 20 years	18	15	16	10	12	9	8	5	6	99
Between 20 and 30 years	55	60	42	54	50	48	31	30	90	460
Between 30 and 40 years	98	86	64	56	63	52	57	51	91	618
Between 40 and 50 years	57	67	46	58	44	56	38	37	75	478
Between 50 and 60 years	38	31	32	44	23	35	14	35	49	301
Between 60 and 70 years	24	25	21	16	28	18	20	11	31	194
Between 70 and 80 years	22	22	15	11	17	14	4	7	23	135
Between 80 and 90 years	6	9	4	6	4	6	4	2	5	46
Between 90 and 100 years	0	0	0	0	0	0	1	4	0	5
Unknown	7	4	5	6	7	8	1	0	19	57
Totals	325	319	246	261	248	246	178	182	389	2,394

TABLE F.

Showing Civil Condition of Patients Admitted during the Biennial Period ending June 30, 1900.

Civil Condition.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total
	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899	June 30, 1900	June 30, 1899, and June 30, 1900,	
Married	81	100	74	105	88	91	37	53	153	782
Single	163	141	101	95	102	100	108	98	159	1,067
Widowers	14	16	11	12	10	11	11	11	16	112
Widows	18	17	17	21	25	22	8	14	23	165
Divorced	8	7	10	8	3	7	7	3	9	62
Unknown	41	38	33	20	20	15	7	3	29	206
Totals	325	319	246	261	248	246	178	182	389	2,394

TABLE G.

Showing the Assigned Causes of Insanity in Cases Admitted during the Biennial Period ending June 30, 1900.

Causes.	Stockton.				Napa.				Agnews.				Mendocino.				Southern California.		Total.	
	50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th & 51st Fiscal Yrs.			
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
MORAL:																				
Adverse conditions (such as loss of friends, business troubles, etc.)	9	2	9	2	5	6	6	2	8	9	6	2	2	2	3	2	7	2	55	29
Mental strain, worry, and overwork (not included in above)	12	16	12	14	7	7	4	14	8	20	7	13	1	7	2	3	15	26	68	120
Religious excitement and spiritualism	2	2	7	1	1	2	4	3	1	3	2	9	4	1	4	2	7	11	32	34
Love affairs (including seduction)	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1	3	3
PHYSICAL:																				
Intemperance, alcoholism, & dissipation	22	3	26	6	6	0	12	2	18	2	10	10	8	0	16	2	31	3	149	28
Sexual excess	0	0	0	1	1	1	0	0	1	1	2	1	1	0	1	1	2	3	8	7
Venereal diseases	2	0	3	1	1	0	4	0	2	0	8	0	2	0	2	0	1	1	30	2
Masturbation	16	1	14	0	15	0	9	1	11	2	18	2	23	3	18	1	13	0	137	10
Sunstroke and overheat	0	0	0	2	2	0	2	0	1	0	1	0	3	0	1	0	3	1	13	3
Accident or injury	13	2	17	0	9	3	7	2	12	3	4	2	5	0	8	2	10	2	85	16
Parturition and puerperium	0	3	0	6	0	6	0	4	0	6	0	6	0	1	0	0	0	5	0	37
Change of life	0	3	0	4	0	5	0	5	0	11	0	9	0	4	0	2	0	5	0	48
Fevers	2	1	2	1	0	0	0	0	0	2	1	1	0	1	0	0	0	0	5	6
Privation and overwork	6	1	3	2	3	1	3	0	2	0	1	0	0	0	0	0	3	1	21	5
Epilepsy	7	1	8	3	5	3	3	1	3	0	6	0	4	3	3	2	8	6	47	19
Diseases of skull and brain	5	3	5	1	5	1	8	3	5	2	5	5	3	0	2	3	7	1	45	19
Old age	8	4	7	8	4	1	0	4	8	4	5	4	3	0	1	5	9	4	45	34
Epidemic influenza	1	1	1	1	0	0	0	1	0	0	1	0	0	0	0	0	0	0	3	3
Abuse of drugs and tobacco	2	1	5	1	0	0	2	0	3	1	1	2	11	4	16	2	10	3	50	14
All other bodily disorders and ill health	5	7	8	5	4	7	4	2	1	11	3	6	0	0	1	1	2	3	28	42
HEREDITY	14	10	8	3	12	10	13	12	9	9	8	14	0	1	0	4	14	14	78	77
CONGENITAL DEFECTS	2	0	1	1	4	2	0	1	0	0	0	0	0	0	0	0	2	1	9	5
UNASCERTAINED	104	30	89	29	79	28	77	46	33	35	43	28	62	19	56	16	97	51	640	282
Totals	233	92	226	93	163	83	158	103	127	121	132	114	132	46	134	48	246	143	1,551	843

TABLE H.

Showing Forms of Insanity in those Admitted during the Biennial Period ending June 30, 1900.

Form.	Stockton.				Napa.				Agnews.				Mendocino.				So. Cal.		Total.	
	50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th Fiscal Year.		51st Fiscal Year.		50th & 51st Fiscal Yr.			
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Mania, acute delirious	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	4	4	4
Mania, acute	59	19	69	18	56	29	54	38	37	38	31	36	51	12	57	16	83	60	497	266
Mania, recurrent	29	4	22	10	5	9	8	11	4	6	5	8	0	0	0	0	0	0	73	48
Mania, chronic	6	14	2	12	8	5	9	3	4	8	4	7	0	0	0	0	36	21	69	70
Melancholia, acute	14	14	14	17	17	19	13	18	14	25	24	28	12	6	10	9	36	33	154	169
Melancholia, simple	0	0	4	0	1	0	2	0	0	0	0	0	0	0	0	0	0	0	7	0
Melancholia, chronic	6	4	9	7	2	3	2	2	0	2	2	2	0	0	0	0	17	10	38	30
Alternating (circular) insanity	1	0	2	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	4	1
Paranoia	33	11	32	8	12	2	14	5	5	8	10	5	4	1	9	0	0	0	119	40
General paralysis	13	1	9	0	6	0	3	0	6	0	3	0	3	0	5	2	16	2	64	5
Dementia, primary	6	0	3	0	4	4	2	1	1	3	1	0	0	0	0	0	1	1	18	9
Dementia, terminal, senile and organic	26	20	23	14	11	2	20	12	32	15	29	15	13	8	19	13	56	12	229	111
Epilepsy with insanity	14	1	10	6	4	2	10	0	3	0	4	0	3	2	2	3	0	0	50	14
Imbecility with maniacal attacks	6	3	4	0	5	0	0	0	1	1	0	0	2	0	0	0	0	0	18	4
Idiocy	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
Not insane	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0
Unclassified	0	0	0	0	30	8	20	12	18	15	18	10	44	17	31	5	0	0	161	67
Cases of drug habit and alcoholism	15	1	17	1	2	0	1	0	2	0	1	3	0	0	0	0	0	0	38	5
Delirium of bodily diseases	1	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0
Total	233	92	226	93	163	83	158	103	127	121	132	114	132	46	134	48	246	143	1,551	843

TABLE I.

Showing Causes of Death of Patients Who Died during the Biennial Period Ending June 30, 1900.

Cause of Death.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1900, and June 30, 1899.	
Tuberculosis	41	45	20	22	7	10	7	10	12	174
Paretic dementia	13	12	2	3	8	7	19	18	24	106
Pneumonia	14	9	1	1	1	1	1	2	1	31
Pleuro-pneumonia	2	0	0	0	0	0	0	0	0	2
Apoplexy	6	3	2	10	1	5	0	0	7	34
Bright's disease	5	7	0	1	1	2	1	1	0	18
Senile decay	5	10	10	15	2	6	2	2	0	52
Valvular disease of heart	7	9	8	6	7	11	3	1	4	56
Acute enteritis	5	12	0	0	1	0	1	0	0	19
Chronic enteritis	3	1	0	0	1	1	0	0	0	6
Gangrene	0	0	0	0	0	0	0	1	0	1
Suicide	3	2	0	3	2	2	1	1	1	15
Acute mania, with exhaustion	2	3	2	2	4	5	1	1	6	26
Acute melancholia, with exhaustion	1	0	0	1	0	0	0	0	3	5
Chronic melancholia, with exhaustion	1	1	0	0	1	1	0	0	1	5
Dementia, with exhaustion	1	0	1	2	7	5	0	0	12	28
Chronic mania, with exhaustion	0	1	1	1	6	2	0	1	5	17
Arterial sclerosis	0	0	0	0	0	0	0	1	0	1
Epilepsy, with exhaustion	1	0	3	4	0	0	0	0	0	8
Phlegmonous inflammation	0	0	0	1	0	0	0	0	0	1
Exhaustion	0	0	15	7	0	0	2	0	0	24
Maniacal exhaustion	0	0	1	2	0	0	0	0	0	3
Exhaustion and organic disease of brain	0	0	15	12	0	2	4	6	0	39
Bronchitis	5	6	0	1	0	0	0	0	0	12
Epilepsy	4	2	1	4	6	1	0	4	3	25
Pulmonary hemorrhage	3	0	0	0	1	0	0	0	1	5
Accidents	0	1	1	1	0	0	0	0	0	3
Nephritis	2	3	2	0	0	0	1	0	0	8
Acute alcoholism	0	0	0	0	0	0	0	1	0	1
Cancer	2	3	2	0	0	1	0	1	1	10
Dysentery and diarrhœa	1	0	3	13	0	0	0	0	1	18
Gastro-enteritis	0	0	1	0	3	0	0	0	0	4
Jaundice	1	0	1	0	0	0	0	0	0	2
Organic disease of brain	2	2	9	8	7	5	3	1	3	40
Cirrhosis of liver	0	1	1	0	0	0	1	0	0	3
Congestion of liver	0	0	0	1	0	0	0	0	0	1
Cerebral congestion	0	0	1	0	2	0	0	1	1	5
Gunshot wound	0	0	1	0	0	0	0	0	0	1
Cerebral hemorrhage	2	5	0	0	0	0	0	0	0	7
Intestinal hemorrhage	1	0	0	0	0	0	0	0	0	1
Erysipelas	1	0	0	1	0	1	0	0	1	4
Strangulated hernia	1	1	0	1	0	0	0	0	0	3
Gastritis	2	0	0	1	0	0	0	0	0	3
Chronic abscess, with exhaustion	0	0	0	1	0	0	0	0	0	1
Pleuritis	1	1	0	0	0	0	2	0	0	4
La grippe	3	0	0	0	0	2	0	0	0	5
Abscess of the lung	0	0	0	0	0	1	0	0	0	1
Strangulation	1	0	0	0	0	0	0	0	0	1
Hepatic abscess, with calculus	1	0	0	0	0	0	0	0	0	1
Cystitis	0	0	0	1	0	1	0	0	0	2
Pyelo-cystitis	1	0	0	0	0	0	0	0	0	1
Acute rheumatism	1	0	0	0	0	1	0	0	0	2
Occlusion of bowels	1	1	0	0	0	0	0	0	0	2
Congestion of the lungs	1	0	0	0	0	0	0	0	0	1
Heat stroke in apoplexy	1	0	0	0	0	0	0	0	0	1
Acute colitis	1	0	0	0	0	0	0	0	0	1

TABLE I—Continued.

Cause of Death.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1909.	June 30, 1900, and June 30, 1899.	
Disease of coronary artery, with hydrocephalus externus	1	1	0	0	0	0	0	0	0	2
Pulmonary hypostasis, with hydrops	1	0	0	0	0	0	0	0	0	1
Inanition and anæmia	0	1	0	0	3	3	0	0	0	7
Spinal effusion	0	0	0	0	1	0	0	0	0	1
Pernicious anæmia	0	0	0	0	0	0	0	1	0	1
Peritonitis	0	0	0	0	0	0	1	1	1	3
Hæmaturia	0	0	0	0	0	1	0	0	0	1
Psoas abscess	0	0	0	0	0	0	1	0	0	1
Cerebro-spinal meningitis	0	0	0	0	0	0	0	0	1	1
Septic poisoning	0	1	0	0	0	0	0	0	1	2
Pulmonary congestion	0	0	0	0	0	1	0	0	0	1
Diabetes	0	0	0	0	0	0	0	0	1	1
Locomotor ataxia	0	0	0	0	0	0	0	0	1	1
Ulceration of the duodenum perforation	0	1	0	0	0	0	0	0	1	2
Collateral œdema	0	0	0	0	0	0	0	0	1	1
Hepatitis and ascites	0	0	0	0	1	0	0	0	0	1
Syphilis	0	1	0	0	0	0	0	0	0	1
Progressive muscular atrophy	0	1	0	0	0	0	0	0	0	1
Acute myelitis	0	1	0	0	0	0	0	0	0	1
Shock following amputation of the leg	0	1	0	0	0	0	0	0	0	1
Pyæmia	0	1	0	0	0	0	0	0	0	1
Venous thrombosis	0	1	0	0	0	0	0	0	0	1
Œdema glottidis	0	2	0	0	0	0	0	0	0	2
Hæmato pneumo-thorax	0	1	0	0	0	0	0	0	0	1
Exhaustion—result of pressure from gaseous dilatation of abdomen to complete atony of intestine	0	0	0	1	0	0	0	0	0	1
Totals	151	154	105	127	72	78	51	55	94	887

TABLE J.

Showing Occupations of Those Admitted during the Biennial Period ending June 30, 1900.

Occupation.	Stockton.		Napa.		Agnews.		Mendocino.		So. Cal.	Total.
	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1899.	June 30, 1900.	June 30, 1900, and June 30, 1899.	
Professional	3	2	10	5	2	3	4	2	21	52
Commercial	16	11	22	14	15	27	8	19	36	168
Agricultural and Pastoral	23	28	25	16	12	14	12	17	34	181
Mechanical (out of doors)	25	25	9	18	20	16	20	18	29	180
Sedentary vocations	20	16	23	25	24	16	15	16	18	173
Exposed vocations	28	24	17	24	2	11	13	13	17	149
Domestic service	38	21	15	8	31	32	18	15	30	208
Educational and High Domestic	46	66	54	82	70	69	24	25	94	530
Laborers	75	90	39	40	38	35	36	32	58	443
Gamblers, paupers, tramps, etc.	0	0	1	0	1	0	1	0	3	6
No occupation	30	18	20	13	0	0	18	18	29	146
Unascertained	21	18	12	16	33	23	9	6	20	158
Totals	325	319	246	261	248	246	178	182	389	2,394

TABLE K.

Showing Number of Admissions, Discharges, Deaths, etc., from Foundation of the Hospitals to July 1, 1900.

	Stockton.						Napa.								Agnews.						Mendocino.						Southern California.			
	Admissions	Discharges.			Deaths	Escapes	Admissions	Discharges.			Transferred	Deaths	Escapes	Returned Escapes	Admissions	Disch'ges		Deaths	Escapes	Returned Escapes	Admissions	Disch'ges		Deaths	Escapes	Returned Escapes	Admissions	Disch'ges		Deaths
		Recoveries	Improved	Unimproved				Recoveries	Improved	Not Insane						Recoveries	Uncured					Recoveries	Uncured					Recoveries	Discharges	
1851	13	6	0	0	1	0																								
1852	124	58	0	0	10	0																								
1853	160	108	0	0	12	0																								
1854	199	145	0	0	21	0																								
1855	213	168	0	0	18	0																								
1856	232	199	0	0	23	0																								
1857	228	179	0	0	28	5																								
1858	244	112	0	0	32	15																								
1859	276	124	0	0	49	6																								
1860	248	137	0	0	54	10																								
1861	314	210	26	12	49	18																								
1862	301	120	14	7	65	12																								
1863	252	92	13	4	47	12																								
1864	219	102	19	6	82	12																								
1865	268	93	11	4	82	27																								
1866	279	131	8	5	62	12																								
1867	313	125	14	0	89	9																								
1868	387	146	13	0	134	10																								
1869	482	225	16	0	159	15																								
1870	562	221	30	6	156	22																								
1871	523	245	24	12	176	23																								
1872	506	240	30	3	188	12																								
1873	401	185	18	1	152	12																								
1874	521	209	40	6	178	23																								
1875	615	259	63	8	181	26																								
1876	414	252	52	8	172	18	321	69	20	0	0	20	4	0																
1877	201	83	29	1	100	7	451	140	71	0	0	49	4	0																
1878	219	80	18	1	106	7	433	148	71	0	0	70	11	0																
1879	106	58	14	2	100	7	615	184	133	0	0	104	8	0																
1880	114	40	8	1	72	4	572	189	163	0	0	91	4	0																

1881	149	54	15	1	92	1	563	133	122	0	0	121	2	0																
1882	179	71	11	0	93	11	543	125	161	0	0	107	0	0																
1883	258	68	9	1	86	5	463	127	174	0	0	112	3	0																
1884	264	113	16	6	87	11	500	130	177	0	0	90	3	0																
1885	341	60	13	6	87	11	479	119	155	0	0	110	5	0																
1886	504	201	33	12	135	16	346	80	121	0	0	113	5	0																
1887	414	179	18	9	133	8	363	95	146	0	0	98	6	0																
1888	463	214	15	4	130	7	355	86	126	0	0	117	11	0																
1889	529	194	44	215	134	8	401	114	95	0	177	138	0	3	389	3	3	17	1	0										
1890	326	138	45	19	111	5	296	106	84	0	5	103	3	0	289	14	28	54	1	0										
1891	314	161	46	14	96	12	299	68	57	7	1	100	7	3	357	81	63	85	12	8										
1892	280	82	42	13	101	9	277	96	62	1	0	109	7	7	381	96	47	89	4	5										
1893	352	121	38	11	120	11	325	114	42	3	1	130	8	4	356	97	62	95	1	4										
1894	241	78	103	37	150	7	243	83	34	1	103	131	2	1	214	62	107	91	2	2	237	13	1	7	0	0	290	43	69	15
1895	213	76	20	4	137	6	233	67	28	2	1	115	4	2	202	57	38	88	2	2	182	63	7	27	4	0	243	62	111	29
1896	252	91	27	3	136	16	247	58	32	3	0	97	14	8	185	54	28	74	1	0	192	74	13	45	4	4	269	127	168	32
1897	327	112	20	22	120	4	229	62	21	2	2	116	5	9	163	56	78	60	2	0	219	76	22	66	1	1	262	138	185	40
1898	305	80	31	5	136	14	237	41	51	4	1	103	16	11	208	51	47	79	6	1	211	56	17	67	6	2	199	95	161	38
1899	325	96	33	14	151	10	246	51	24	6	1	105	17	15	248	59	29	72	2	1	178	59	25	51	5	3	186	63	146	45
1900	319	95	35	11	154	9	261	62	67	3	3	127	14	9	246	93	84	78	9	9	182	67	18	55	5	1	203	159	226	49
	15,312	6,636	1,077	491	7,687	505	9,298	2,547	2,237	32	295	2,577	163	72	3,268	753	614	882	43	32	1,401	408	103	318	25	11	1,652	687	1,066	248

TABLE L.

Showing Whole Number Treated, and Percentages of Recoveries and Deaths, from Foundation of the Hospitals to July 1, 1900.

	Stockton.						Napa.						Agnews.						Mendocino.						Southern California.					
	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated
1851	6	6	.....	13	46.16	7.69																								
1852	62	56	.....	130	46.77	7.69																								
1853	102	40	.....	232	67.50	5.40																								
1854	134	32	.....	304	72.86	6.90																								
1855	162	28	.....	318	78.80	5.07																								
1856	172	10	.....	394	81.46	5.83																								
1857	188	16	.....	400	78.50	7.00																								
1858	273	85	.....	432	45 90	7.40																								
1859	370	97	...	519	44.92	8.91																								
1860	417	47	.....	618	55.24	8.73																								
1861	416	.....	1	731	66.88	6.70																								
1862	499	83	....	717	39.86	9.06																								
1863	583	84	.....	751	36.50	6.26																								
1864	581	...	2	802	46.57	10.29																								
1865	632	51	.....	849	34.70	9.66																								
1866	693	61	.....	911	46.95	6.81																								
1867	769	76	.....	1006	40.00	8.80																								
1868	853	84	.....	1156	37.73	11.59																								
1869	920	67	.....	1335	16.68	11.91																								
1870	1017	127	.....	1482	39.32	10.55																								
1871	1090	43	.....	1570	46.84	11.21																								
1872	1123	33	.....	1596	47.43	11.78																								
1873	1156	33	.....	1524	46.13	9.97																								
1874	1224	68	.....	1680	39.88	10.59																								
1875	1302	78	.....	1839	41.95	9.84																								
1876	1204	.....	88	1716	61.26	10.03	208	208	.....	321	21.49	6.23	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1877	1195	.....	19	1416	41.29	7.06	395	187	.....	659	31.01	7.13	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1878	1202	7	.....	1444	36.57	7.40	528	133	.....	928	34.11	7.15	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1879	1127	.....	75	1308	51.71	7.64	711	186	.....	1143	29.04	8.22	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1880	1116	.....	11	1211	35.08	5.80	839	125	.....	1286	31.29	7.08	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1881	1102	.....	14	1265	36.21	7.19	1021	182	.....	1402	23.62	8.84	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1882	1095	.....	7	1281	39.67	7.27	1172	151	.....	1564	23.02	6.81	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1883	1184	89	.....	1353	26.35	6.35	1219	47	.....	1635	27.43	6.85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1884	1215	31	.....	1448	12.80	6.01	1319	100	.....	1719	26.00	5.24	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1885	1370	164	.....	1556	17.60	5.59	1409	90	.....	1798	21.81	6.12	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1886	1486	107	.....	1883	39.86	7.17	1436	27	.....	1755	23.12	6.43	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1887	1555	67	...	1900	13.21	7.00	1451	18	.....	1799	26.17	5.53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1888	1640	93	....	2016	46.22	6.00	1469	15	.....	1829	24.22	6.47	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1889	1580	.....	66	2175	36.67	8.48	1349	.....	120	1873	28.17	6.94	365	365	....	389	.77	4.37	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1890	1588	8	.....	1906	42.33	5.82	1344	.....	5	1645	35.81	6.26	527	183	....	654	15.23	8.26	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1891	1573	...	15	1902	51.27	5.05	1406	62	.....	1646	22.74	7.11	651	124	....	892	22.19	9.53	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1892	1606	33	.....	1853	29.29	5.45	1114	8	.....	1690	34.65	7.07	801	150	....	1037	21.82	8.58	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1893	1657	51	.....	1958	34.28	6.13	1445	31	.....	1743	25.00	7.40	902	101	....	1161	27.25	8.18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1894	1523	.....	134	1898	32.37	7.90	1335	.....	110	1689	34.57	7.76	886	.....	16	1148	25.40	7.95	215	215	....	237	.55	2.95	221	221	.....	290	14.83	5.17
1895	1493	.....	30	1736	35.68	7.89	1353	18	.....	1570	28.75	7.32	905	19	....	1090	28.21	8.07	296	81	..	397	34.62	6 80	360	139	...	464	25.51	6 25
1896	1472	.....	21	1745	36.11	7 78	1404	51	.....	1608	23 48	7.06	933	28	....	1090	29.18	6.79	355	59	..	492	38.54	9.15	454	94	....	602	47.22	5.14
1897	1521	49	.....	1799	34.25	6.67	1434	30	.....	1642	27.07	7.06	900	....	33	1096	34.35	5.47	410	55	....	575	31 65	8.71	537	83	....	716	52.67	5.54
1898	1556	36	.....	1826	26.23	7.45	1466	32	.....	1682	17.30	6.12	926	26	....	1109	24.52	7.12	470	60	....	623	26.54	10.75	575	38	....	736	47.73	5.16
1899	1578	21	.....	1882	29.51	8.02	1522	56	.....	1727	20.73	6.07	1013	87	....	1175	23.79	6.13	518	48	....	658	32.59	7.75	622	47	....	716	33.87	5.89
1900	1593	15	.....	1002	29.75	8.09	1507	...	15	1792	23.75	7.08	1004	.....	9	1268	37.81	6.15	556	38	...	701	36.61	7.84	616	.....	6	825	78.32	5.75

TABLE L.

Showing Whole Number Treated, and Percentages of Recoveries and Deaths, from Foundation of the Hospitals to July 1, 1900.

	Stockton.						Napa.						Agnews.						Mendocino.						Southern California.					
	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated	Resident at End of Year	Increase	Decrease	Whole Number Treated	Percentage of Recoveries to Admissions	Percentage of Deaths to the Number Treated
1851	6	6	-----	13	46.16	7.69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1852	62	56	-----	130	46.77	7.69	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1853	102	40	-----	222	67.50	5.40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1854	134	32	-----	304	72.86	6.90	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1855	162	28	-----	348	78.80	5.07	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1856	172	10	-----	394	81.46	5.83	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1857	188	16	-----	400	78.50	7.00	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1858	273	85	-----	432	45.90	7.40	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1859	370	97	-----	549	44.92	8.91	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1860	417	47	-----	618	55.24	8.73	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1861	416	-----	1	731	66.88	6.70	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1862	499	83	-----	717	39.86	9.06	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1863	583	84	-----	751	36.50	6.26	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1864	581	-----	2	802	46.57	10.29	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1865	632	51	-----	849	34.70	9.66	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1866	693	61	-----	911	46.95	6.81	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1867	769	76	-----	1006	40.00	8.80	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1868	853	84	-----	1156	37.73	11.59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1869	920	67	-----	1335	46.68	11.91	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1870	1047	127	-----	1482	39.32	10.55	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1871	1090	43	-----	1570	46.84	11.21	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1872	1123	33	-----	1596	47.43	11.78	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1873	1156	33	-----	1524	46.13	9.97	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1874	1224	68	-----	1680	39.88	10.59	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1875	1302	78	-----	1839	41.95	9.84	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1876	1204	-----	88	1716	61.26	10.03	208	208	-----	321	21 49	6.23	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1877	1195	-----	19	1415	41.29	7.06	395	187	-----	659	31.04	7.43	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1878	1202	7	-----	1414	36.53	7.49	528	133	-----	828	34.11	8.45	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

TABLE No. 1.

Showing Account of Articles Consumed and Expenditures of the Fiftieth and Fifty-first Fiscal Years.

	STOCKTON.		NAPA.		AGNEWS.		MENDOCINO.		SOUTHERN CALIFORNIA.		Total.
	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	
Pay and expenses of Managers	$1,513 40	$1,506 90	$1,493 70	$1,523 85	$1,813 05	$1,686 30	$2,611 00	$2,307 40	$2,043 55	$2,308 00	$18,807 15
Officers' salaries	16,679 80	15,939 88	14,719 84	13,929 90	13,030 20	11,988 99	9,239 80	8,964 90	44,652 39	44,004 81	193,150 51
Payroll of employés	80,953 63	80,468 78	78,230 10	78,385 35	49,105 58	51,006 55	25,995 91	28,469 08			472,614 98
Flour	9,238 95	7,952 60	8,850 86	7,839 09	5,053 65	4,563 45	3,559 77	2,912 23	2,646 75	2,916 00	55,533 35
Breakfast meals	1,132 98	1,085 92	1,166 09	1,042 87	783 36	707 28	602 66	559 11	834 14	925 39	8,840 70
Rice	1,909 00	1,725 84	499 03	363 54	624 57	630 72	274 92	239 88	309 97	213 28	6,790 75
Fresh meats	20,482 27	21,580 92	21,651 31	21,019 02	10,190 92	11,124 30	4,756 90	6,179 04	6,492 36	7,870 58	131,347 62
Cured meats	774 63	765 27	2,207 02	2,266 80	611 93	742 36	349 57	655 87	341 72	516 72	9,231 89
Fish (salt and fresh)	640 36	664 10	543 86	554 87	812 71	765 29	484 16	487 37	344 24	319 19	5,616 15
Tea	1,623 00	1,440 90	1,948 45	1,876 04	435 95	618 20	293 24	397 12	470 45	531 26	9,634 61
Coffee	2,044 89	2,001 91	2,284 86	1,825 04	963 25	796 07	417 97	446 27	784 60	718 70	12,283 66
Chicory	109 82	75 60	77 15	88 67	97 00	90 22					538 46
Potatoes	3,189 70	3,016 54	3,026 73	2,994 36	2,361 92	1,831 18	817 84	926 55	1,700 34	2,442 58	22,307 74
Beans	1,108 97	728 40	398 57	311 69	260 16	206 48	397 09	369 89	340 00	327 51	4,448 76
Eggs	828 42	1,119 10	1,621 59	1,459 35	934 38	812 10	426 82	596 39	834 15	1,020 42	9,652 72
Butter	7,255 71	8,405 01	11,003 33	9,851 30	4,931 26	5,470 90	2,429 56	2,660 04	2,073 80	2,451 27	56,512 18
Sugar	3,544 89	2,903 12	3,718 01	2,824 08	2,027 41	1,986 17	1,112 78	1,017 79	2,147 45	1,831 95	23,113 65
Syrup	802 13	1,287 45	1,408 15	1,760 84	205 03	488 30	405 46	602 83	191 78	283 56	7,435 53
Fruits (all kinds) and vegetables	1,129 42	2,440 60	170 84	39 13	1,461 72	1,143 85	839 67	838 02	1,889 94	1,929 20	11,881 39
Salt	116 28	117 24	130 55	119 22	68 50	64 09	64 48	58 57	70 12	84 93	893 98
Vinegar and pickles	75 50	92 83	187 37	188 27	111 74	153 36	136 64	151 75	36 50	38 36	1,172 32
Small groceries	1,928 19	2,556 98	2,299 02	1,815 80	2,190 25	2,050 97	866 61	992 49	1,457 53	1,377 43	17,535 27
Ice and ammonia	597 51	360 24	50 38	18 40			69 62	166 52			1,262 67
Tobacco and pipes	2,064 14	2,153 46	1,206 49	1,308 17	902 67	840 34	854 46	1,043 21	302 97	548 97	11,224 88
Coffarin	187 00										187 00
Tallow	292 45	504 38					99 10	110 93			1,006 86
Axle-grease	2 00										2 00
Metal-polish	19 14	29 16									48 30
Paraffin	7 74										7 74
Crockery	357 01	436 76	223 19	245 44	265 79	267 86	71 96	91 60	295 50	156 06	2,411 17
Tinware	18 83	50 14	23 26	21 56	416 29	409 49	93 86	79 97			1,113 40
Spoons and cutlery	37 30	109 13	72 93	39 67	58 70	63 55	8 06	7 38	49 49	51 07	497 28
Brooms and brushes	311 20	438 99	476 62	507 64	234 85	256 39	145 68	182 21	192 58	208 51	2,954 70
Soap	640 13	609 81	603 14	1,363 31	800 58	1,001 53	324 51	270 45	574 76	651 48	6,839 70
Soda ash, caustic, and sal soda	136 86	227 52	306 59	153 81				83 40			908 18
Turkeys	194 76	208 80	344 68	240 45			95 52				1,084 21
Livestock	68 00			50 00			149 25				267 25
Lumber	977 14	459 75	821 30	632 89	531 20	782 44	950 48	823 74	2,176 76	591 38	8,747 08
Hardware	2,766 82	1,537 55	1,803 57	1,354 44	390 02	683 29	826 50	1,274 14	1,847 18	2,477 59	14,961 20
Paints, oils, and glass	929 54	711 01	1,200 41	886 12	577 36	510 59	313 59	579 16	572 78	446 62	6,727 18
Gas tapers and torches	1 44										1 44
Clothes line, pins, and baskets	4 57	38 00	5 00		95 63		14 25	20 00			177 45
Gas mantles	133 20	285 00									418 20
Gas chimneys	38 10	128 75									166 85
Leather belting and grease	8 38		113 67	40 29							162 34
Grain and feed, and hay and straw	2,841 34	1,002 69	3,868 99	2,258 78	3,811 77	2,631 61	407 39	311 56	1,993 99	1,556 49	20,584 61
Seeds and plants	396 44	182 63	70 12	17 60	227 48	237 90	37 50	105 20	174 90	278 19	1,727 96
Agricultural implements and garden tools	105 59	201 06	373 33	104 05	122 78	169 05	138 70	70 00	385 35	461 25	2,131 16
Spectacles, clocks, and repairs	25 50	42 00	19 90								87 40
Dry goods	3,197 46	3,016 18	5,381 14	5,743 81	2,810 81	2,548 87	1,316 19	1,525 71	1,693 29	2,133 14	29,366 60
Clothing and hats	4,386 15	4,509 74	470 87	446 33	2,596 66	2,391 93	1,238 39	1,167 43	1,795 52	1,732 97	20,735 99
Boots and shoes	1,385 33	1,355 43	2,139 05	1,872 39	992 85	1,040 26	697 74	865 33	677 22	785 08	11,310 68
Shoe findings	121 02	123 92									244 94
Leather	447 80	754 64	25 05	46 95							1,274 44
Blankets	1,398 67	1,060 42	1,321 00	719 36	911 96	1,029 60	619 86	671 24	724 66	574 50	9,031 27
Beds and bedding	210 20	207 51	597 25		608 20	578 90	490 37	708 17	712 47	928 18	5,041 25
Furniture and carpets	874 38	1,037 42	983 42	155 76	1,045 55	824 84	436 71	472 04	1,503 61	554 43	7,888 16
Fire brick	49 50	37 95		48 00							135 45
Fire clay	7 80	16 50		19 50							43 80
Lime and cement	308 95	135 40	143 60	69 75					457 25	8 75	1,123 70
Rubber hose			100 45								100 45
Books and stationery	283 35	217 48	193 74	182 94	457 39	374 98	153 86	175 82	665 77	496 15	3,101 48
Plaster and hair	11 00	32 55									43 55
Sand	30 69	56 34									87 03
Coal and fuel	12,273 99	8,982 84	17,635 37	18,919 85	11,736 35	13,571 26	5,088 28	5,944 98	5,806 25	5,486 77	105,445 94
Light and illuminating oils	42 25	55 51	185 27	221 30	87 78	140 99	1,473 45	1,280 08	3,882 00	4,187 40	11,556 03
Brick	79 50	20 00									99 50
Brick dust	12 85	17 40	14 50	9 75							54 50
Cinders	230 04	50 00									280 04
Drugs and surgical instruments	1,665 10	1,663 55	1,490 60	1,238 29	1,092 46	1,068 83	486 98	550 91	964 21	1,379 08	11,598 01
Wines and liquors	587 86	603 40	284 72	223 63	92 21	114 75	35 25	69 12	123 30	192 58	2,326 82
Water for fire-hydrants	110 00	110 00									220 00
Sewage-pumping	646 02	771 68									1,417 70
Freight and express	176 44	223 98	295 42	268 51	143 96	53 15	337 65	321 67	145 70	63 34	2,027 82
Telegraph and telephone	245 96	296 75	295 77	275 53	169 01	174 85	143 74	182 65	333 85	238 42	2,356 53
Postage	222 50	268 00	213 00	246 97	250 00	292 50	148 60	169 90			1,811 47
Entertainment and religious exercises	45 00	51 00	375 00		67 50	132 40			642 33	466 50	1,780 73
Notary fees	17 23	13 50									30 73
Expenses for return of escapes	58 05	67 80	174 80	61 90	103 01	31 70	55 00	17 50	924 10	570 40	2,064 26
Discharged patients	277 30		74 50		133 65	93 45	331 95	350 10			1,260 95
Railroad fare, etc. (officers)	29 00	98 05							647 61	368 05	1,142 71
Power for arc-lamps	214 00	691 20									905 20
Carbons, etc., for arc-lamps	25 00	16 00									41 00
Starch and bluing			163 24	194 70			23 44				381 38
Stone crocks			42 90								42 90
Pipe fittings and castings			670 90	175 04	24 75	195 52	886 87	647 01	413 34	354 08	3,367 51
Exchange			15 70								15 76
Repairs		430 23	130 30	57 60	2,106 53	1,359 41	1,887 46	546 29			6,516 82
Miscellaneous	14 25		1,260 71	1,259 66	1,100 49	361 04	297 47	281 44	3,416 86	1,957 40	9,948 32
Milk							2,952 42	3,105 55			6,057 97
Fire hose							600 00	300 00			900 00
Fire bell							40 00				40 00
Window guards							105 00				105 00
Automatic boiler cleaners							180 00				180 00
Insurance on boilers							33 34				33 34
Pictures for wards							111 00	59 00			170 00
Electrical supplies									273 14	319 01	592 15
Water rents and assessments									1,708 80	360 00	2,068 80
Fire hose-cart								115 00			115 00
Fire hydrants								62 00			62 00
Totals	$199,928 81	$194,585 09	$203,899 99	$193,777 22	$133,010 81	$133,058 40	$80,854 30	$84,640 00	$105,738 32	$102,693 18	$1,432,216 12

TABLE No. 2.

Showing Cost of the Different Departments for the Biennial Period ending June 30, 1900.

	STOCKTON.		NAPA.		AGNEWS.		MENDOCINO.		SOUTHERN CALIFORNIA.		Total.
	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	Fiftieth Fiscal Year.	Fifty-first Fiscal Year.	
Male Department	$10,180 33	$10,342 27	$5,476 39	$4,744 03	$5,730 57	$5,514 85	$4,109 52	$4,324 10	$3,690 68	$3,285 32	$57,398 06
Female Department	2,250 66	1,990 92	2,498 04	1,954 39	2,181 91	1,778 49	838 56	1,216 86	1,876 91	823 42	17,410 16
Kitchen and dining-rooms	48,838 79	51,293 44	55,001 57	50,470 49	29,371 97	30,070 03	17,926 45	20,455 54	17,653 12	22,687 89	343,769 29
Laundry	732 59	984 93	453 88	803 70	474 55	957 65	315 96	440 64	439 70	542 76	6,146 36
Bakery	8,674 03	7,579 35	8,145 53	7,149 23	5,439 29	5,132 89	3,542 81	2,968 42	4,326 14	4,927 35	57,885 09
Farm, garden, dairy, and stable	3,903 56	1,620 70	4,682 96	2,745 00	4,515 30	3,581 08	1,161 82	1,127 53	5,585 28	3,493 92	32,417 14
Sewing-room and tailor shop	1,372 97	1,398 29	4,614 92	5,052 90	2,094 62	2,116 67	1,169 81	1,335 46	1,438 98	2,009 34	22,603 96
Engine-room and fuel	11,607 34	8,902 02	15,393 45	16,566 56	8,751 24	10,588 21	5,855 44	6,124 14	593 05	5,052 74	89,434 19
Building and repairs			4,457 95	2,512 83	1,790 92	994 52	1,467 49	937 92	5,224 90	1,649 62	19,036 15
Shops	6,813 95	5,411 15	977 56	893 12	1,772 92	2,221 61	2,385 71	2,412 26	64 08	153 14	23,105 50
Drug store	2,289 74	2,337 44	1,812 00	1,414 73	1,187 22	1,164 34	623 45	626 17	1,094 38	1,685 96	14,115 43
Office	347 58	581 62	1,477 63	1,077 09	757 31	981 81	436 75	410 92	2,174 61	2,931 80	11,177 12
Manager's expenses	1,513 40	1,506 90	1,493 70	1,523 85	1,813 05	1,686 30	2,611 00	2,307 40	2,043 55	2,308 00	18,807 15
Payroll	97,633 43	96,408 76	92,949 94	92,315 25	62,135 78	62,995 54	35,235 71	37,433 98	44,652 39	44,004 81	665,765 59
Returned escapes	58 05	67 80	174 80	61 90	70 16	31 70	55 00	17 15			536 56
Discharged patients	277 30		74 50		166 50	93 45	331 95	350 10			1,293 80
Superintendent	465 47	434 97	401 92	282 56							1,584 92
First Assistant Physician	409 57	412 24	55 98	48 15							925 94
Second and Third Assistant Physicians	816 85	853 08	201 26	242 23							2,113 42
Miscellaneous	748 13	886 33	1,106 42	1,536 31	2,711 68	1,192 37	1,380 42	871 33	3,191 17	685 21	14,309 38
Sewage pumping	646 [illegible]2	771 68									1,417 70
Water fire hydrants	110 00	110 00									220 00
Light and electric power, etc	239 00	691 20	2,448 83	2,382 90	2,075 82	1,956 89	1,496 45	1,280 08	8,754 11	4,407 37	25,732 65
Furnishings									2,935 27	2,064 53	4,999 80
Totals	$199,928 81	$194,585 09	$203,899 23	$193,777 22	$133,040 81	$133,058 40	$80,844 30	$84,640 00	$105,738 32	$102,693 18	$1,432,205 36

TABLE No. 3.

Showing Amount of Supplies Purchased and Distributed, and Balances on Hand at Beginning and End of Each Fiscal Year.

FISCAL YEAR ENDING JUNE 30, 1899.

	STOCKTON.		NAPA.		AGNEWS.		MENDOCINO.		SOUTHERN CALIFORNIA.	
Amount on hand June 30, 1898	$2,729 05		$4,717 38		$5,304 00		$6,727 89		$2,918 62	
Amount purchased during fiscal year	97,209 87		107,774 51		69,258 96		45,608 59		61,085 93	
Amount distributed during fiscal year		$98,728 48		$110,934 96		$70,905 03		$46,875 43		$62,395 70
Amount on hand June 30, 1899		1,210 44		1,556 93		3,657 93		5,461 05		1,608 85
Totals	$99,938 92	$99,938 92	$112,491 89	$112,491 [illegible]	$74,562 96	$74,562 96	$52,336 48	$52,336 48	$64,004 55	$64,004 55

FISCAL YEAR ENDING JUNE 30, 1900.

Amount on hand June 30, 1899	$1,210 44		$1,556 93		$3,657 93		$5,461 05		$1,608 85	
Amount purchased during fiscal year	95,448 20		98,476 96		70,880 05		47,206 02		58,612 24	
Amount distributed during fiscal year		$94,337 57		$98,550 81		$70,922 62		$46,690 47		$58,040 79
Amount on hand June 30, 1900		2,321 07		1,483 08		3,615 36		5,976 60		2,180 30
Totals	$96,658 64	$96,658 64	$100,033 89	$100,033 89	$74,537 98	$74,537 98	$52,667 07	$52,667 07	$60,221 09	$60,221 09

TABLE No. 4.

Showing Averages for the Biennial Period ending June 30, 1900.

FISCAL YEAR ENDING JUNE 30, 1899.

	STOCKTON.				NAPA.				AGNEWS.				MENDOCINO.			
	Average No. of Patients Daily.	Average Daily Expense.	Average Daily Per Capita.	Average Monthly Per Capita.	Average No. of Patients Daily.	Average Daily Expense.	Average Daily Per Capita.	Average Monthly Per Capita.	Average No. of Patients Daily.	Average Daily Expense.	Average Daily Per Capita.	Average Monthly Per Capita.	Average No. of Patients Daily.	Average Daily Expense.	Average Daily Per Capita.	Average Monthly Per Capita.
1898—July	1554	$524 70	$0 33.7	$10 47	1467	$547 05	$0 37.3	$11 56.3	931	$328 72	$0 35.3	$10 95	473.6	$199 96	$0 42.2	$13 08
August	1547	509 94	33	10 22	1473	529 43	36	11 16	934	354 66	37.9	11 77	482.3	211 86	43.9	13 61
September	1546	546 35	34	10 60	1473	559 54	38	11 40	934	363 12	38.8	11 67	496.7	237 16	47.7	14 31
October	1545	550 45	35	11 40	1466	573 16	39	12 09	945	341 69	36.1	11 21	501.4	204 05	40.6	12 59
November	1545	541 40	36	10 51	1472	605 31	41.1	12 33	947	408 71	43 1	12 94	508.9	223 22	43.9	13 17
December	1538	577 17	37	11 63	1475	604 40	41	12 71	949	364 38	38.3	11 90	508.7	226 64	44.5	13 79
1899—January	1551	551 25	35.5	11 02	1479	575 57	39.8	12 33.8	955	382 56	40	12 41	508.6	224 02	44	13 64
February	1562.5	560 47	38.4	10 04	1478	620 00	42	11 76	967	383 36	39 6	11 10	511.2	231 32	45.2	12 66
March	1570	544 93	34.8	10 76	1489	584 00	39.2	12 15.2	968	341 32	35.2	10 93	515	224 85	43.6	13 52
April	1582.5	549 01	35.3	10 40	1503	541 10	36	10 80	976	367 59	37.6	11 30	511.9	222 63	43.4	13 02
May	1577.6	530 83	33.5	10 43	1505	517 09	34.3	10 63.3	995	348 48	35	10 85	508.6	224 84	44.2	13 70
June	1573	588 83	36.7	11 23	1513	450 27	29.8	8 94	1004	393 61	39.2	11 76	513.5	245 46	47.7	14 31
Yearly averages	1558	$547 75	$0 35.2	$10 70	1483	$558 91	$0 37.7	$11 49	959	$364 81	$0 38	$11 56	503.3	$223 00	$0 44.3	$13 45

FISCAL YEAR ENDING JUNE 30, 1900.

1899—July	1576	$517 94	$0 32.8	$10 18	1526	$524 64	$0 34.4	$10 65	1007	$336 00	$0 33.3	$10 34	519.7	$206 02	$0 39.6	$12 28
August	1575	515 77	32.7	10 15	1529	519 12	33.9	10 53	997	367 44	36.8	11 42	526	211 34	40.1	12 43
September	1567	535 13	34.1	10 24	1627	521 71	34.1	10 25	993	368 35	37	11 12	529.9	214 19	40.4	12 12
October	1565.7	558 53	35.6	11 05	1508	522 39	34.6	10 74	1006	366 50	36.4	11 29	531.2	245 39	46.1	14 29
November	1567.6	557 51	35.5	10 66	1499	543 85	36.3	10 88	1009	379 27	37.6	11 27	540.3	240 15	44.4	13 32
December	1578.3	554 70	34.6	10 72	1508	542 87	36	11 16	1009	374 92	37.1	11 51	543.6	246 28	45.3	14 05
1900—January	1584	507 46	32	9 93	1519	519 11	34.2	10 59	1012	382 10	37.7	11 70	545.8	237 95	43.5	13 48
February	1598.8	553 25	34.6	9 68	1530	560 01	36.6	10 25	1017	343 37	36.7	10 27	547.2	250 44	45.7	12 80
March	1602	526 55	32.9	10 19	1527	529 66	34.5	10 75	1017	351 00	34.7	10 70	551.9	240 71	43.6	13 52
April	1605	532 49	33.2	9 95	1530	527 35	34.4	10 34	986	360 17	36.5	10 95	557.6	241 51	43.3	13 99
May	1607.5	522 46	32.5	10 08	1533	523 08	34.3	10 64	979	361 49	36.9	11 44	553.3	234 71	42.4	13 14
June	1596	527 01	33	9 90	1520	536 79	35.3	10 59	989	354 98	35.8	10 76	557.6	215 20	38.5	11 55
Yearly averages	1585	$533 31	$0 33.6	$10 22	1521	$530 88	$0 34.9	$10 61	1001.75	$364 54	$0 36.38	$11 06	542	$231 99	$0 42.7	$13 08

Data not given in report of Southern California State Hospital.

TABLE No. 5.

Showing Articles Made in the Sewing Rooms during the Biennial Period ending June 30, 1900.

Articles.	Stockton.	Napa.	Agnews.	Mendocino.	Southern California.
Anklets (pairs)	17				
Aprons (all kinds)	1,285	2,546	881	391	1,361
Armlets		36	12		
Awnings	61			7	
Bags	6	38		45	183
Bandages			411		103
Bedticks (mattresses, canvases, etc.)	759	426	84	151	230
Bibs		74			
Blankets, canvas	56		15	5	487
Capes		103			66
Caps, night				29	448
Chemises	869	961	202	293	216
Coats		1,069		8	
Comforters					2
Commode covers		30			
Corset covers				4	
Covers					12
Cuffs					12
Curtains				288	83
Drawers (pairs)	700	2,954	237	1,359	129
Dresses	997	886	216	535	335
Dress skirts			90	14	168
Jackets, canvas	35	72		86	
Jackets, soft		143		1	
Jackets, strings		264			
Jumpers		50			
Muffs, canvas	60		12		6
Muffs, leather	49				
Mitts, canvas	12				
Mitts, leather	35				
Mittens					15
Napkins	384	210	336	60	248
Napkins, bed		283	290		318
Neckties				27	

Articles.	Stockton.	Napa.	Agnews.	Mendocino.	Southern California.
Nightgowns	877	278	205	141	390
Overalls		436			
Overcoats		25			
Overshirts		2,467			
Pants		1,589			
Pillow slips	2,543	3,346	1,483	2,016	3,635
Restraints, bed	4				
Scarfs					43
Shams, sheet	24	144			
Sheets	3,228	4,460	1,617	1,989	4,468
Shirts, canvas	40	9			
Shrouds	94	222	75	44	22
Shirts, flannel	792	1,275		297	470
Sleeves (all kinds)		226			
Straps, body	100				
Straps, foot	85				
Straps, ankle	44				
Strait-jackets, canvas	25	4	48		18
Suits, painters'		20			
Sunbonnets	110	514	203	74	48
Suspenders		632		76	
Towels, bath	2,000	1,233	2,477	1,685	577
Towels, dish	766	252		2,182	83
Towels, roller	976	1,846		408	817
Towels, surgical					91
Tablecloths	278	221	34	31	137
Vests, Canton flannel		950			
Vests, men's		851			
Union suits, canvas	31	33		39	
Undershirts		821		782	
Waists, canvas		5			
Waists, dress	146	28	132	53	10
Window shades	200		264	36	
Wristlets (pairs)	144				

TABLE No. 6.

Showing Quantity and Value of Products of Farm, Garden, and Dairy, for Biennial Period ending June 30, 1900.

Products.	STOCKTON.		NAPA.				AGNEWS.				MENDOCINO.				SOUTHERN CALIFORNIA.			
	Fiftieth Fiscal Year.		Fifty-first Fiscal Year.		Fiftieth Fiscal Year.		Fifty-first Fiscal Year.		Fiftieth Fiscal Year.		Fifty-first Fiscal Year.		Fiftieth Fiscal Year.		Fifty-first Fiscal Year.		Fiftieth Fiscal Year.		Fifty-first Fiscal Year.	
	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity.	Value.	Quantity	Value.
Almonds																				
Apples					21,197 lbs.	$211 97	423 lbs.	$34 99												
Apricots					2,380 lbs.	17 93	250 lbs.	2 50	1,843 lbs.	$14 68	1,636 lbs.	$16 56	1,205 lbs.	$12 96	4,348 lbs.	$47 78				
Artichokes	80 lbs.	$1 60															4,090 lbs.	$40 90	9,580 lbs.	$95 80
Asparagus									164 lbs.	3 81	19 lbs.	16	285 lbs.	12 96	448 lbs.	10 84				
Apricots (dried)																	178 lbs.	1 75	365 lbs.	3 66
Beans (string)	2,600 lbs.	53 00	440 lbs.	$4 20													400 lbs.	20 00	3,400 lbs.	170 00
Beans (Lima)					480 lbs.	9 20	8,866 lbs.	173 36	6,920 lbs.	173 77	6,306 lbs.	184 98	647 lbs.	19 41			338 lbs.	1 68	770 lbs.	3 85
Beans					7,130 lbs.	154 60	105 lbs.	2 10												
Beets	12,750 lbs.	97 38	21,950 lbs.	165 87	16,653 lbs.	85 26	15,900 lbs.	50 42	13,309 lbs.	92 57	11,781 lbs.	96 75	5,345 lbs.	45 92	1,996 lbs.	45 94				
Beets (cattle)	39 tons	585 00			140,000 lbs.	368 66	103,576 lbs.	353 42	88 tons	396 00	116 tons	467 68			3,310 lbs.	30 36	7,325 lbs.	36 63	7,355 lbs.	36 78
Beet greens	1,100 lbs.	10 00															75 tons	300 00		
Blackberries					556 lbs.	42 80	1,660 lbs.	81 76												
Beef					4,724 lbs.	285 22	3,227 lbs.	223 01	1,731 lbs.	102 99	1,216 lbs.	75 57					1,350 lbs.	67 50	677 lbs.	33 85
Cabbage	6,990 lbs.	51 42	14,900 lbs.	113 00	68,872 lbs.	132,270 lbs.	1,322 70	31,396 lbs.	328 98	26,937 lbs.	372 50	2,942 lbs.	29 42	24,512 lbs.	248 38	15,575 lbs.	77 88	14,131 lbs.	70 65	
Carrots	15,780 lbs.	113 63	22,460 lbs.	167 62	35,382 lbs.	88,125 lbs.	440 09	17,426 lbs.	127 48	18,955 lbs.	134 20	141 04	17,121 lbs.	131 31	46,462 lbs.	279 54	8,180 lbs.	81 80	18,425 lbs.	161 25
Celery	168 doz.	92 45	52 lbs.	15 30	6,396 doz.	185 27	2,684 lbs.	80 52	35 doz.	19 28	32 doz.	13 94	2,852 lbs.	89 91	3,745 lbs.	109 20			625 lbs.	5 25
Corn							18,610 lbs.	176 79												
Corn (green)	152 doz.	15 20	2,303 lbs.	230 30	255 doz.	35 62	1,587½ doz.	173 42	396 doz.	36 40	949 doz.	94 90	178 doz.	17 80	427 doz.	34 16	5,360 lbs.	26 75	3,630 lbs.	13 15
Cucumbers	7,000 lbs.	50 00	16,850 lbs.	86 15	4,167 lbs.	40 94	4,964 lbs.	4 94	1,948 doz.	106 40	1,118 doz.	84 21	211½ doz.	10 65	127 doz.	12 70	1,546 lbs.	7 73	1,910 lbs.	9 55
Cherries					4,850 lbs.	388 80	8,819 lbs.	713 96												
Cauliflower			300 lbs.	6 50	2,448 lbs.	48 96	9,818 lbs.	197 08	5,839 lbs.	32 68	1,760 lbs.	8 80	507 lbs.	7 87	982 lbs.	10 74				
Chickens	238	83 00	262	129 60	401 doz.	100 99	673 doz.	271 74	581 doz.	289 49	677	273 20								
Corn fodder					62,625 lbs.	160 12	88,760 lbs.	50 06									300 tons	1,800 00	300 tons	1,500 00
Carrots (stock)									3,400 lbs.	17 00										
Ducks	67	22 00	98	49 00	½ doz.	3 75														
Eggs	801 doz.	154 48	918 doz.	79 90	6,724 doz.	1,263 98	6,322 doz.	1,488 94	4,094 doz.	729 07	5,844 doz.	1,049 87								
Egg plant	32 lbs.	40	4,947 lbs.	50 90	178 lbs.	4 60									217 lbs.	4 24	538 lbs.	5 38		
Figs							220 lbs.	8 30												
Gooseberries													230 lbs.	5 00	220 lbs.	9 70				
Greens					8,728 lbs.	44 83	2,354 lbs.	11 77												
Geese					½ doz.	75														
Grapes					7,560 lbs.	75 60	11,473 lbs.	114 75												
Hay (grain)	350	366 07	106 tons	691 10	530 tons	2,645 38	307 tons	2,154 73	94 tons	188 00	60 tons	450 00	60 tons	420 00	127 lbs.	1 27	2,820 lbs.	28 20	5,430 lbs.	54 30
Hay (wheat)	16 tons	192 00							57 tons	684 00					46½ tons	325 50	30 tons	450 00	84 tons	810 00
Hay (alfalfa)	594 tons	5,604 50	765 tons	3,177 00					30 tons	180 00	53½ tons	341 00	17½ tons	91 67	10 tons	50 00	247 tons	2,470 00	24 tons	240 00
Horseradish													194 lbs.	8 26					233 tons	2,330 00
Hops					217 lbs.	32 55	133 lbs.	10 64												
Kale					192 lbs.	7 52														
Kohlrabi													1,655 lbs.	14 70	1,982 lbs.	16 62	705 lbs.	7 05	110,910 lbs.	1,109 10
Lard					2,987 lbs.	166 88														
Lettuce	820 doz.	104 85	1,060 lbs.	182 00	9,412 lbs.	94 07	6,587 lbs.	65 87	3,351 lbs.	34 63	710 doz.	70 12	2,634 lbs.	34 24	2,820 lbs.	63 95	145 lbs.	1 45	2,541 lbs.	25 41
Leeks															1,965 lbs.	19 65				
Lemons																	12,225 lbs.	186 85	2,291 lbs.	22 91
Melons (musk)	216 doz.	108 00	310 lbs.	15 50			65	6 30	302 doz.	117 35	185 doz.	57 59	94½ doz.	35 00	72 doz.	36 00	5,770 lbs.	28 85	2,250 lbs.	11 25
Melons (water)							101	10 10					3 doz.	1 50	37 doz.	18 50	20,042 lbs.	100 23	39,060 lbs.	195 30
Milk	46,228 gals.	7,034 00	43,313 gals.	8,502 55	43,550 gals.	5,443 71	40,773 gals.	5,095 61	49,772 gals.	5,650 08	50,812 gals.	5,081 20					26,942 gals.	2,604 20	28,807 gals.	2,880 70
Miscellaneous				742 95				20 00												
Nectarines					1,240 lbs.	12 40	1,170 lbs.	11 70												
Onions	23,890 lbs.	196 85	19,600 lbs.	196 22	31,831 lbs.	318 31	26,028 lbs.	260 28	41,038 lbs.	332 82	25,133 lbs.	339 03	10,823 lbs.	108 23	14,196 lbs.	141 96	8,389 lbs.	83 89	9,055 lbs.	90 55
Olives																	10 lbs.	1 00		
Oranges (sold)																	2,964 box.	1,919 97	2,587 box.	1,810 90
Oranges (to hospital)							164 doz.	32 80									11,540 lbs.	53 20	16,801 lbs.	84 00
Oyster plant	610 lbs.	9 15	2,150 lbs.	23 65	5,613 lbs.	168 39							310 lbs.	5 30						
Parsnips	50 lbs.	50	20,650 lbs.	199 80	21,533 lbs.	215 33	12,232 lbs.	122 32	10,907 lbs.	76 89	22,993 lbs.	165 24	6,239 lbs.	52 84	5,135 lbs.	36 58	2,474 lbs.	24 74	2,130 lbs.	21 30
Parsley					564 lbs.	10 50	19 lbs.	38												
Peas (green)			1,100 lbs.	33 20	4,292 lbs.	82 62	1,904 lbs.	32 08	996 lbs.	29 04	2,055 lbs.	56 25	1,518 lbs.	42 41	2,050 lbs.	58 15				
Peppers (green)	135 lbs.	1 60	4,635 lbs.	45 60	218 lbs.	2 18	1,715 lbs.	17 15	928 lbs.	24 43	7,046 lbs.	56 50	125 lbs.	6 25	383 lbs.	13 43	207 lbs.	2 07	305 lbs.	3 03
Potatoes									10,226 lbs.	104 41	18,944 lbs.	137 32	70,026 lbs.	653 29	49,450 lbs.	538 91	13,225 lbs.	132 25	9,905 lbs.	99 05
Potatoes (sweet)											87 lbs.	87					16,196 lbs.	158 96	27,795 lbs.	277 95
Pumpkins	2,800 lbs.	212 60	33,550 lbs.	251 62	14,259 lbs.	71 29	690 lbs.	3 39					3,116 lbs.	31 16	215 lbs.	2 15	43 tons	172 00	690 lbs.	1 38
Pears	320 lbs.	11 20			10,239 lbs.	102 39	22,465 lbs.	426 21	24,203 lbs.	409 68	31,263 lbs.	781 62	852 lbs.	11 43	1,098 lbs.	20 78				
Prunes					11,583 lbs.	403 65	11,100 lbs.	431 00					430 lbs.	4 30						
Peaches					19,994 lbs.	199 94	4,630 lbs.	46 30			134 lbs.	1 34					3,888 lbs.	38 89	2,010 lbs.	20 10
Peaches (dried)																	180 lbs.	7 20		
Pork					34,775 lbs.	2,168 56	8,973 lbs.	717 76	12,396 lbs.	842 63	14,221 lbs.	1,068 06	17,681 lbs.	783 38	6,285 lbs.	502 80	6,622 lbs.	423 83	9,095 lbs.	591 18
Pie melon																	100 tons	150 00	150 tons	75 00
Pickles (No 3)									16 bbls.	122 88	22 bbls.	220 00			240 lbs.	2 40				
Plums					8,110 lbs.	81 10	10,775 lbs.	105 75											2,050 lbs.	20 50
Pigeons					½ doz.	3 83														
Radishes	85 lbs.	1 40	130 lbs.	1 30	3,446 lbs.	34 46	3,038 lbs.	30 38	1,626 lbs.	21 78	1,585 lbs.	16 76	2,750 lbs.	47 85	3,837 lbs.	95 04	380 lbs.	3 80	1,410 lbs.	14 10
Raspberries					1,453 lbs.	73 55	1,395 lbs.	68 25					3,299 lbs.	65 29	9,410 lbs.	89 24	5 qts.	5 00	45 lbs.	2 25
Rutabagas					1,348 lbs.	13 48							435 lbs.	8 70	456 lbs.	9 12				
Rhubarb									143 lbs.	2 24	729 lbs.	10 11					35 lbs.	35		
Raisins																	2,500 lbs.	138 00	6,000 lbs.	360 00
Spinach					1,951 lbs.	20 36	283 lbs.	5 66	1,689 lbs.	16 60	1,758 lbs.	27 56	1,565 lbs.	16 65	2,140 lbs.	29 00	4,497 lbs.	44 97	4,035 lbs.	40 35
Squash	20,200 lbs.	163 50	40,500 lbs.	252 75	11,897 lbs.	59 38	14,136 lbs.	70 76	7,427 lbs.	65 10	9,294 lbs.	109 41			4,332 lbs.	43 32	8,030 lbs.	80 80	3,170 lbs.	31 70
Strawberries													40 lbs.	2 20	390 lbs.	29 10	984 lbs.	49 20	590 lbs.	29 50
Tomatoes	18,100 lbs.	240 50	51,675 lbs.	578 20	31,680 lbs.	316 80	39,974 lbs.	399 74	26,051 lbs.	612 06	18,518 lbs.	57 51	2,481 lbs.	24 71	8,803 lbs.	88 03	6,521 lbs.	65 21	13,360 lbs.	133 60
Turnips	8,200 lbs.	61 50	16,900 lbs.	124 50	3,839 lbs.	38 39	22,491 lbs.	224 91	10,229 lbs.	160 76	20,902 lbs.	164 75	13,180 lbs.	111 35	16,603 lbs.	138 95	2,594 lbs.	25 94	9,455 lbs.	94 55
Turkeys	15	22 50						7 50												
Veal			3,190 lbs.	266 20	3,709 lbs.	224 24	3,426 lbs.	205 49	2,441 lbs.	174 16	1,040 lbs.	85 20							245 lbs.	1s 38
Wood									27 cords	108 00			20 cords	70 00	10 cords	45 00				
Totals		$15,701 68		$14,352 60		$17,944 90		$16,932 33		$12,152 87		$12,153 92		$3,074 51		$3,219 33		$5,979 35		$13,357 34

SIXTEENTH BIENNIAL REPORT

OF THE

STATE BOARD OF HEALTH

OF

CALIFORNIA,

FOR THE

FISCAL YEARS FROM JUNE 30, 1898, TO JUNE 30, 1900.

SACRAMENTO:
A. J. JOHNSTON, : : : : : : SUPERINTENDENT STATE PRINTING.
1901.

MEMBERS OF THE BOARD.

R. W. HILL, M.D., *President*, - - - - - - - - - - Los Angeles

W. P. MATHEWS, M.D., *Secretary*, - - - - - - - - - Sacramento

WINSLOW ANDERSON, M.D., - - - - - - - - - - San Francisco

D. D. CROWLEY, M.D., - - - - - - - - - - - - - Oakland

C. A. RUGGLES, M.D., - - - - - - - - - - - - - Stockton

C. W. NUTTING, M.D., - - - - - - - - - - - - - Etna Mills

W. J. HANNA, M.D., - - - - - - - - - - - - - - Sacramento

CONTENTS.

Page.

REPORT OF THE BOARD 7

REPORT OF THE SECRETARY 11

STATEMENT OF EXPENDITURES OF THE BOARD 16

MONTHLY CIRCULARS, 1899–1900 17

DEATHS FROM COMMUNICABLE DISEASES, 1899–1900 33

THE EFFECT OF THE USE OF INTOXICATING LIQUOR AS A BEVERAGE 34

QUARANTINING THE STATE AGAINST TUBERCULOSIS.
By Dr. D. D. Crowley 39

THE RELATION OF DRINKING WATER TO DISEASE.
By Dr. Winslow Anderson 41

RECENT EPIDEMIC OF SMALLPOX.
By Dr. W. J. Hanna 46

DISINFECTION 49

THE COLLECTION AND DISPOSAL OF SEWAGE.
By C. E. Grunsky, C.E. 52

SHOULD STATE BOARDS OF HEALTH BE GIVEN A CONTROLLING VOICE AS REGARDS PLANS FOR PUBLIC WATER-SUPPLIES AND SEWERAGE SYSTEMS?
By Dr. C. O. Probst 62

DIPHTHERIA; ITS RESTRICTION AND PREVENTION 70

THE DANGERS ARISING FROM PUBLIC FUNERALS OF THOSE WHO HAVE DIED FROM CONTAGIOUS AND INFECTIOUS DISEASES 74

CONSTRUCTION AND VENTILATION OF SCHOOL BUILDINGS.
By Horace Cook 76

THE SANITARY LAWS OF THE STATE OF CALIFORNIA 84

OFFICE CALIFORNIA STATE BOARD OF HEALTH,

SACRAMENTO, September 15, 1900.

To His Excellency HENRY T. GAGE, *Governor of California:*

SIR: In compliance with the laws of the State it becomes my duty to transmit to you the Sixteenth Biennial Report of the State Board of Health for the fiscal years ending, respectively June 30, 1899, and June 30, 1900. Inviting your attention to the same, I have the honor to be, very respectfully,

Your obedient servant,

W. P. MATHEWS,

Secretary State Board of Health.

REPORT OF THE BOARD.

To His Excellency HENRY T. GAGE, *Governor of California:*

SIR: The Sixteenth Biennial Report of the State Board of Health is, in obedience to law, hereby submitted to you.

It is a subject of congratulation that the State is unusually free from contagious diseases at this time, and, moreover, that the morbidity as well as the mortality have been lower during the last year than during previous years, as will be seen by consulting and comparing the monthly reports of this Board.

SMALLPOX.

While it is true that smallpox obtained a considerable foothold in certain portions of the State during the summer of 1900, the disease was of a mild type and, compared to the number of cases, the fatality was insignificant. Your attention having been called to the fact that we had reason to believe the origin of the disease was in adjacent States and Territories, we received your authorization to incur all necessary expense to prevent further invasion. The borders of the State, where railroads enter, have been carefully watched, and this with other precautions resulted in quickly eliminating the disease from our midst. The presence of smallpox here has had the one good effect of causing a very general vaccination, and thus removing for a time, at least, any danger of an epidemic.

LOCAL BOARDS OF HEALTH.

The State Board of Health is constantly called upon by local boards of health and by local health officers for vaccine virus, for diphtheria anti-toxine, for pecuniary aid in maintaining quarantine, and for many other things to enable them to contend with contagious diseases that develop in their respective communities. As a rule we are unable to comply with these demands, because, in the first place, of the inadequacy of the appropriation at our disposal, and, second, because the law under which we exist does not contemplate giving this Board jurisdiction over matters purely local. In view of the fact that local health boards and local health officers are too often hampered by inefficient local legislation, and, furthermore, the local authorities having in many communities wholly neglected to appoint any health officers whatever, we urgently recommend that the sanitary laws of the State be revised,

enlarged, and improved, and made to fulfill the requirements of sanitary progress. As a step in this direction we suggest the advisability of giving our successors in office a much larger appropriation and of conferring authority upon the State Board of Health to appoint local boards of health and local health officers when the governing body of any community has failed to do so. Responsibility for the sanitary condition of their respective districts should remain, as now, with the local authorities, but if this Board had authority to exercise coördinate power with them in preventing the spread of infectious diseases, especially along the borders of counties and the borders of other States, the effect would be beneficial to the public health.

VITAL STATISTICS.

This Board has vainly endeavored to secure full reports of deaths and of the prevailing diseases in the various sanitary districts of the State. Blank forms have been repeatedly sent out to the health officers and others to make these reports on, but in many instances our requests continue to be ignored. The responsibility for this neglect of duty rests upon physicians who fail to report to health officers, and upon the latter who might by insistence secure these reports and forward them to our Secretary. We respectfully urge that some legislation be had looking to better results in this important branch of the public service.

SCHOOL HYGIENE.

Health officers cannot render their constituencies a more important service than by insisting upon all school-houses being provided with modern sanitary appliances. The more prominent among these are thorough ventilation, perfect drainage, and properly adjusted light. In addition, the plan of making regular medical inspection of the pupils attending the public schools, now enforced in many of the larger cities of the East, might well be put in practice in our most populous communities. The duties of these inspectors should be to visit the schools daily in the morning, and to examine all pupils who complain, or appear to the teacher to be ill. As a result of this kind of inspection it may be stated that in a large Eastern city of the United States, out of about 16,000 pupils examined within a period of fourteen months, more than 10,000 were found to be ill, and of these 77 had diphtheria, 28 scarlet fever, 116 measles, 28 chickenpox, 69 pediculosis, 47 scabies, 47 mumps, 33 whooping-cough, and 8 congenital syphilis. The remainder were suffering from a variety of other diseases and many of them were found to be too ill to remain in school during the day.

VACCINATION.

Although evidence of the efficacy of vaccination as a preventive of smallpox is to be had on every hand, there still remains, in almost every

community, a few congenital idiots who raise their feeble objections to this safe and wholesome operation. But even these have grown fewer under the practice of using bovine, to the exclusion of humanized, virus. Nevertheless, the law requiring all children to be vaccinated before entering the public schools is not strictly enforced. This non-compliance is due, however, to neglect and carelessness rather than to any objection to the law. If a penalty were attached to the law by which State school moneys could be withheld from districts that have failed to enforce the legal provisions requiring vaccination, we think the effect contemplated by the statute would be obtained and the danger of smallpox in the State reduced to a minimum.

By order of this Board the inmates of all State institutions have been vaccinated.

STATE LABORATORY.

An Act approved March 9, 1885, authorized the Governor of California to appoint one of the professors of the State University, of sufficient skill and experience, as State Analyst, whose duty it shall be to analyze all articles of food, drugs, medicines, mineral waters, etc., used within this State, when submitted to him by the State Board of Health. The purpose of this law is wise, but it has been found to be inoperative, chiefly because of the omission to convey with it a sufficient appropriation. In our judgment the time has come when the State should have a laboratory of its own, distinct from any other department of the government, and exclusively under the control of the State health authorities. The scientific advancement in all matters appertaining to sanitation demands such an institution, and we deem it unnecessary to enter into an extended argument to enforce our views on the subject. We content ourselves, therefore, with recommending as of the highest importance the establishing of a State laboratory, where authoritative analytical and bacteriological investigations can be made and important questions relating to the public health officially determined.

QUARANTINE.

It would appear that the State of California has no jurisdiction over her seaports so far as quarantine regulations are concerned. The United States Marine Hospital Service has assumed exclusive control, and neither the State nor any local health authorities are considered in dealing with vital questions which arise there concerning the public health. In our judgment this state of affairs should not be allowed to continue. An appropriation sufficient for the purpose should be made to purchase land and erect buildings suitable for a quarantine station, and the State Board of Health duly authorized to take charge of and

conduct the same. Thereafter, should an infectious or contagious disease enter this State through its waterways, some one acting for the State could be held responsible, which cannot now be justly done.

Very respectfully,

R. W. HILL, M.D., President.
W. P. MATHEWS, M.D., Secretary.
C. A. RUGGLES, M.D.
C. W. NUTTING, M.D.
D. D. CROWLEY, M.D.
WINSLOW ANDERSON, M.D.
W. J. HANNA, M.D.

REPORT OF THE SECRETARY.

To the State Board of Health:

GENTLEMEN: Owing to the limited amount of money at our disposal for the publication of this biennial report, it has been found necessary to omit much material that has heretofore been given a place in the compilation of similar reports. The monthly circulars of the Secretary have been condensed into a table which it is thought will sufficiently show the mortality of the State. It has also been deemed sufficient to include only those portions of the minutes as bear more particularly upon our duties, which consist largely in visiting the public institutions and examining into their sanitary condition. Among the public buildings and grounds which have received our careful attention are the State prisons, State hospitals, reform schools, and normal schools.

SAN QUENTIN.

The site for this prison, resting as it does upon a hill overlooking the bay of San Francisco, was wisely chosen with reference to sanitary advantages. The buildings are somewhat antiquated when considered for the purposes for which they were erected. The best results from administrative care for the health of the inmates is seen there nevertheless. No epidemics have prevailed, and sickness and deaths among the prisoners are at a minimum. Many beneficial improvements of a sanitary nature have been made by the present Warden, and I take pleasure in recording your approval of his management.

It was the opinion of the members of our Board who last visited San Quentin Prison that the exercising grounds for the prisoners were inadequate, and the attention of the Prison Directors is called to that fact. The kitchen, cells, yards, and the premises generally are kept in a good and wholesome condition.

FOLSOM.

Folsom Prison has long been regarded as one of the model institutions of the State, and under the present management is keeping up its reputation. Frequent visits of the members of this Board have failed to find there, with one exception, any grounds to criticise adversely the sanitary condition of the place. All that has been said in commendation of San Quentin, the parent institution, may be justly said of

Folsom Prison. The exception above mentioned is the practice of using the American River, which flows by the walls of the prison, as a receptacle for the sewage output. While this vicious use of a waterway of the State does not, of course, affect injuriously the sanitary condition of the prison, the pollution of the stream becomes a menace to other inhabitants of the State. For this reason the State Board of Health has frequently and persistently registered its condemnation of this method of sewage disposal. It is gratifying to be able, at last, to say that this evil is in process of abatement. A contract has recently been entered upon by the State Prison Directors and the State Board of Examiners, of which the Governor is chairman, by which the sewage will be scientifically cared for and the river left free to pursue its course untainted to the sea.

STOCKTON STATE HOSPITAL.

This institution was badly located on the start, and to keep it in good sanitary condition continues to tax the resources of the management. Those who selected this site wholly ignored, as others have done since, the chief requisites to locating a public building to be inhabited by wards of the State. These requisites are: An abundant supply of pure water and good drainage. In consequence of the absence of these requirements the State has been put to unnecessary expense, and the difficulties and responsibilites of those charged with the duties of conducting the institution greatly enhanced. The latest visit of members of this Board to Stockton State Hospital—Drs. Ruggles, Crowley, Anderson, and Mathews being present—resulted in a careful inspection of the grounds, buildings, wards, kitchen, etc. The general health of the inmates was found to be good, a condition largely due to the constant watchful care of Dr. Clark, the Superintendent, and his able staff of assistants. Generally speaking, the sanitary condition of the institution is good.

NAPA STATE HOSPITAL.

Among the few public buildings advantagously located for the purpose for which it was intended, Napa State Hospital is one of them. A committee of your Board, consisting of Drs. Ruggles and Mathews, has visited this important institution and carefully inspected its every department. The wards, kitchen, dining-rooms, and bakery are kept in a condition to be highly approved. Proper care is exercised in procuring, preparing, and supplying the food for the patients, and no neglect is observable anywhere. Many suggestions heretofore made by the State Board of Health, with a view to bettering the sanitary condition of the Hospital, have been adopted, and the good results are perceptible.

AGNEWS STATE HOSPITAL.

Members of the State Board of Health have from time to time visited Agnews State Hospital and given it careful inspection. Advantageously situated, it promises to become, if not the first, a close second in importance among the magnificent hospitals erected by our State for the care of the insane. Whatever has been said in commendation of the wise and efficient conduct of other similar institutions, may be said with equal truth of this one. Under the present Board of Trustees harmony prevails throughout the establishment, and all those in charge of its destinies are actuated by one purpose, viz: to make Agnews a model—an example for other institutions to follow. Through his strenuous devotion to duty, Dr. Crane, the superintendent, is entitled to much of the credit for the vastly improved condition of this hospital. He omits no effort to better the condition of the patients in his charge, and the good results are perceptible on every hand. It seems needless to say that the sanitary condition of this institution is as favorable as the utmost care and vigilance can make it.

SOUTHERN CALIFORNIA STATE HOSPITAL.

If, in locating this hospital, the chief object was to furnish the inmates with good oranges, then the site was wisely chosen, for no better oranges are grown anywhere in the State. But if the locators sought a suitable place for the care and custody of the insane, then their efforts were a dismal failure. Too hot in summer and too dry in winter, are the climatic conditions prevailing there. Nature has done nothing for the place as a sanitarium or hospital, and, therefore, the efforts of man to make it suitable have been excessive and costly. However, one cannot but admire the success here of constant endeavor. Notwithstanding the adverse surroundings; this hospital maintains a prominent place among the well-conducted and successful institutions of the State. Before it was opened, and since then, Dr. M. B. Campbell has been the superintendent in charge. At this hospital the sewage is disposed of on the plan of sewage farming, and the system gives entire satisfaction. This plan is recommended to other institutions, where the conditions are favorable.

MENDOCINO STATE HOSPITAL.

This is the most recent State Hospital established for the care of the insane. The general plans of construction are an improvement upon those formerly in vogue. The question of disposal of the sewage, however, has occasioned much anxiety and is not yet solved. Every member of the State Board of Health who has visited the place, and the Board as a body, has condemned the present system by which sewage finds its way to the Russian River, an important stream that flows near by. To

remedy this nuisance the State should purchase an additional piece of ground and use it as a sewage farm, as is done at the Southern California State Hospital. Visiting members of our Board have invariably found the sanitary condition of the Mendocino State Hospital to be good. The wards, kitchen, dining-room, and other departments are well kept, and have met with your approval.

HOME FOR FEEBLE-MINDED CHILDREN.

The sympathies of our people are more strongly enlisted in behalf of the inmates of this institution than for those of any other whatsoever. It gives us especial pleasure, therefore, to be able to state that our visits there have always resulted in finding the laws of sanitation strictly observed. Everything is done that can be done to preserve the health and promote the comfort of these poor children. The State has been liberal to a degree in the expenditure for grounds and buildings and in providing means for maintenance, but the capacity of the Home has been exceeded and there is a great demand for more room. We renew the recommendation of our predecessors that detached cottages for consumptive children be erected.

NORMAL SCHOOLS.

The Normal School buildings have received your attention. Inasmuch as the pupils who attend these institutions do not reside on the premises, the question of sanitation is not so vital as it is in the cases of the State Prisons and the State Hospitals. Nevertheless, due regard is had to keeping the buildings clean and in a wholesome condition. In some instances, the management have to contend with difficulties due to poor construction of the buildings, such as insufficiency of ventilation and badly arranged lighting. Upon the whole, however, we are able to say that hygienic laws are observed in these institutions and their sanitary conditions up to our requirements.

In this connection we feel called upon to make special mention of the State Normal School at San Diego. In the erection of this building more attention has been given to modern sanitary requirements than in any other public building in the State. The structure is so planned that each class-room, recitation-room, and office is equipped with two separate air shafts; the library and assembly-rooms, being larger, have four such shafts. Arrangements have been made to draw in fresh outside air, and, by means of fans operated by electric motors, force it through apertures near the ceiling into the rooms. At, or near, the floor there are other apertures through which the vitiated air is constantly forced out by the incoming fresh air. In passing into the building, the air goes through closed passages in which are fastened moist cloths that act as filters, removing all dust and impurities. When necessary, the

air is heated by being passed over heaters located in the basement. In the toilet-rooms the air is drawn downward through the closets and urinals by means of a hot-air shaft, with which they are exclusively connected. The system is a perfect success, and absolutely prevents the escape of gases or odors into the toilet-rooms. The urinals and closets are supplied with automatic flushing tanks, which may be adjusted to flush as often as necessary.

REFORM SCHOOLS.

In the discharge of our duties, the reform schools, situated at Whittier in Los Angeles County, and at Ione in Amador County, have not been omitted from observation. The Ione School is well situated for easy application of the laws of health, and we record our approval of its present condition.

The Whittier School, on the other hand, was unfortunately located, and many difficulties have had to be overcome to meet the requirements of sanitation. The method of disposing of the sewage has been improved, but is not yet what it should be, and it is hoped that further progress will soon be made in that direction. It is a pleasure, however, to say that the interiors of these buildings, especially in the girls' department, show a high order of government and attention to the requirements of hygiene. This gratifying state of affairs is due largely to the constant care and vigilance of Mrs. Adina Mitchell, one of the Trustees.

DEAF, DUMB, AND BLIND ASYLUM.

The Deaf, Dumb, and Blind Asylum at Berkeley has had frequent visits from members of the State Board of Health. Every care requisite for the preservation of the health of the inmates is applied in this institution. The class-rooms, dormitories, lavatories, and all places frequented by the children, show a high observance of sanitary precaution. At no time has our scrutiny revealed any laxity or indifference to the prime necessity of good order and cleanliness. This asylum is conducted on a high plane of efficiency, especially noticeable along the lines requiring our attention, and is entitled to the commendation herein bestowed.

Respectfully submitted.

W. P. MATHEWS,
Secretary.

STATEMENT OF THE EXPENDITURES OF THE STATE BOARD OF HEALTH

For the Fifty-first Fiscal Year, ending June 30, 1900.

CR.

By amount appropriated $1,500 00

DR.—To Warrants.

No.	Date.	In Whose Favor Drawn.	Amount.
	1899.		
896	Aug. 8	State Board of Health	$120 00
1112	15	" " " "	8 50
1113	15	" " " "	15 15
1114	15	" " " "	24 40
2148	Sept. 13	" " " "	73 60
2149	13	" " " "	12 90
2290	23	" " " "	41 75
3126	Oct. 13	" " " "	80 10
3233	23	" " " "	106 80
3234	23	" " " "	90 45
3235	23	" " " "	86 30
3236	23	" " " "	12 40
3960	Nov. 11	" " " "	62 10
4028	18	" " " "	21 10
4029	18	" " " "	19 75
4030	18	" " " "	27 00
4844	Dec. 8	" " " "	90 75
4845	8	" " " "	23 56
	1900.		
5592	Jan. 2	" " " "	21 30
6016	13	" " " "	15 50
6017	13	" " " "	12 50
6226	26	" " " "	61 60
6293	30	" " " "	17 50
7891	Feb. 21	" " " "	32 50
8390	Mar. 2	" " " "	31 30
8727	10	" " " "	20 20
9015	29	" " " "	17 55
9613	April 12	" " " "	14 55
9773	25	" " " "	48 25
9774	25	" " " "	19 15
10139	May 1	" " " "	18 30
10631	15	" " " "	12 50
10708	19	" " " "	31 50
10854	28	" " " "	18 75
11167	31	" " " "	77 50
438	July 20	" " " "	33 75
1098	Aug. 2	" " " "	15 00
2055	Sept. 4	" " " "	5 64
5061	Dec. 14	" " " "	45 70
		To balance	12 85
			$1,500 00

MONTHLY CIRCULARS OF THE STATE BOARD OF HEALTH.

JULY, 1899.

Reports from 14 cities, towns, villages, and sanitary districts, aggregating a population of 550,898, show a mortality of 810—a death-rate of 1.47 per thousand for July, or 17.64 per thousand per annum.

There were 136 from consumption, 18 from pneumonia, 19 from bronchitis, 5 from congestion of the lungs, 3 from diarrhœa, 5 from cholera infantum, 34 from other diseases of the stomach and bowels, 9 from diphtheria, 3 from scarlatina, 2 from whooping-cough, 18 from typhoid fever, 5 from cancer, 58 from heart diseases, 15 from alcoholism, and 479 from all other causes.

In the above mortuary record it is to be noted that more than 16 per cent of the deaths were caused by consumption.

The general health of the State is good. No epidemics are reported, and contagious and infectious diseases are unusually circumscribed.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during July, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Eureka and vicinity	10,000	7	--	--	--	--	--	1	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	4
Los Angeles	103,000	122	27	--	10	2	1	2	5	1	--	--	--	--	--	--	2	--	2	--	--	7	3	60
National City	1,200	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Oakland	75,000	56	5	1	--	1	--	--	--	2	--	--	1	--	--	--	--	--	3	1	--	--	--	40
Pomona and vicinity	7,500	10	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	6
Pleasanton	1,000	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Sacramento	30,000	38	6	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	2	--	26
San Bernardino	10,000	13	1	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	11
San Francisco	360,000	518	85	13	9	2	2	2	24	5	--	3	7	5	1	--	16	--	5	--	--	44	12	283
Santa Barbara	6,700	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Santa Cruz	5,594	9	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3	--	6
Santa Rosa	10,000	7	1	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	1	--	5
Stockton	25,000	17	4	1	--	--	--	--	2	1	--	--	--	--	--	--	--	--	--	1	--	--	--	8
Vallejo	5,904	7	2	--	--	--	--	--	1	--	--	--	--	1	--	--	--	--	--	--	--	1	--	--
Totals	550,898	810	136	18	19	5	3	5	34	9	--	3	9	6	2	--	18	--	10	5	--	58	15	453

AUGUST, 1899.

Reports from 22 cities, towns, villages, and sanitary districts, aggregating a population of 698,400, show a mortality of 834—a death-rate of 1.19 per thousand for August, or 14.28 per thousand per annum.

There were 105 deaths from consumption, 27 from pneumonia, 13 from bronchitis, 7 from congestion of the lungs, 7 from diarrhœa, 7 from cholera infantum, 50 from other diseases of the stomach and bowels, 9 from diphtheria, 2 from croup, 3 from scarlatina, 1 from measles, 3 from whooping-cough, 5 from typho-malarial fever, 11 from cerebro-spinal fever, 13 from cancer, 2 from erysipelas, 63 from heart diseases, and 9 from alcoholism.

Reports from various sanitary districts, outside of larger cities and towns, show the absence of any form of epidemic, and a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during August, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Anaheim and vicinity	5,000	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	1	--	--	1
Colton and vicinity	2,500	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Chico and vicinity	7,500	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Etna Mills	1,000	2	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Eureka and vicinity	10,000	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2	3
Fresno	12,000	12	2	--	--	--	2	--	1	2	--	--	--	--	--	--	--	--	--	--	--	--	--	3
Los Angeles	103,000	92	15	9	2	--	--	3	2	--	--	--	--	--	1	--	4	--	4	--	--	7	1	44
Marysville	4,000	7	1	1	--	--	--	--	1	--	--	--	--	--	--	--	--	1	--	1	--	--	--	2
Monterey	1,200	1	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Napa	4,500	4	1	--	--	--	--	--	1	--	2	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	80	9	1	2	--	--	--	8	1	--	--	--	--	--	--	1	--	--	5	--	7	--	46
Pleasanton	1,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--
Redlands and vicinity	3,500	10	2	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	--	--	6
Sacramento	30,000	23	4	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	2	--	--	3	--	12
San Bernardino	10,000	4	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	1	--	--	--	--	2
San Francisco	360,000	512	64	16	7	7	4	3	33	5	--	3	1	--	--	4	10	--	2	--	1	37	6	309
San Luis Obispo	6,000	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--
Santa Barbara	6,700	8	2	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	2	--	3
Santa Cruz	5,594	7	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	2	--	3
Santa Rosa	10,000	13	1	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	2	--	1	--	8
Stockton	25,000	17	1	--	1	--	--	--	1	--	--	--	--	--	--	--	--	--	--	2	--	1	--	11
Vallejo	5,904	8	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	--	--	--	5
Totals	698,400	834	105	27	13	7	7	7	50	9	2	3	1	--	3	5	15	1	11	13	2	63	9	461

Reports from 26 cities, towns, villages, and sanitary districts, aggregating a population of 704,900, show a mortality of 857—a death-rate of 1.21 per thousand for September, or 14.52 per thousand per annum.

There were 136 deaths from consumption, 28 from pneumonia, 8 from bronchitis, 4 from congestion of the lungs, 12 from diarrhœa, 13 from cholera infantum, 46 from other diseases of the stomach and bowels, 10 from diphtheria, 1 from scarlatina, 1 from measles, 2 from whooping-cough, 3 from typho-malarial fever, 7 from cerebro-spinal fever, 8 from cancer, 71 from heart diseases, and 17 from alcoholism.

Reports from various sanitary districts, outside of larger cities and towns, show the absence of any form of epidemic, and a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during September, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Anaheim and vicinity	5,000	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Bakersfield and vicinity	2,000	8	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	6
Cedarville	200	3	--	--	--	--	2	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--
Colton and vicinity	2,500	1	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Chico and vicinity	7,500	1	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Downieville and vicinity	1,000	3	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Eureka and vicinity	10,000	6	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	5
Fresno	12,000	17	1	--	--	--	--	1	4	--	--	--	--	--	--	1	2	--	--	2	--	--	--	6
Livermore	3,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Los Angeles	103,000	98	26	2	--	--	--	2	3	--	--	--	--	--	--	--	2	1	2	--	--	8	1	51
Marysville	4,000	11	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	2	--	4
Napa	4,500	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	2	--	4
Needles and vicinity	750	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	70	8	5	--	2	2	--	2	1	--	--	--	--	--	--	--	--	--	2	--	7	1	41
Pomona and vicinity	7,500	10	--	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	6
Pleasanton	1,000	2	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Redlands and vicinity	3,500	8	3	--	--	--	--	--	1	1	--	--	--	--	1	--	--	--	--	--	--	--	--	2
Sacramento	30,000	36	7	2	1	--	--	3	2	--	--	--	--	--	--	1	1	--	--	1	--	2	--	16
San Bernardino	10,000	9	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	4
San Francisco	360,000	512	75	13	7	2	7	2	29	6	--	1	1	--	1	1	9	--	4	--	--	43	13	--
San Luis Obispo	6,000	5	2	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Santa Barbara	6,700	7	1	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--
Santa Cruz	5,594	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	5

ABSTRACT FOR SEPTEMBER, 1899—Continued.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Santa Rosa	10,000	8	1	1	--	--	--	--	2	1	--	--	--	--	--	--	--	--	1	--	--	--	--	2
Stockton	25,000	14	2	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	3	--	7
Vallejo	5,904	10	--	--	--	--	--	1	1	--	--	--	--	--	--	--	--	--	--	--	--	1	1	6
Totals	704,900	857	136	28	8	4	12	13	46	10	--	1	1	--	2	3	17	2	7	8	--	71	17	171

OCTOBER, 1899.

Reports from 26 cities, towns, villages, and sanitary districts, aggregating a population of 715,200, show a mortality of 917—a death-rate of 1.28 per thousand per annum for October, or 15.36 per thousand per annum.

There were 164 deaths from consumption, 45 from pneumonia, 9 from bronchitis, 18 from diarrhœa, 10 from cholera infantum, 56 from other diseases of the stomach and bowels, 15 from diphtheria, 2 from croup, 3 from scarlatina, 1 from measles, 1 from smallpox, 2 from whooping-cough, 17 from typhoid fever, 10 from cerebro-spinal fever, 10 from cancer, 79 from heart diseases, and 9 from alcoholism.

The San Francisco report includes 16 deaths at U. S. Marine Hospital and U. S. Reservation, Presidio.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during October, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	11,900	18	3	1	--	--	--	--	3	--	--	--	--	--	--	--	1	--	--	3	--	1	--	6
Anaheim and vicinity	2,500	2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Azusa and vicinity	2,000	3	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1

Colton and vicinity	2,500	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	-	..	1
Chico and vicinity	7,500	12	11	1	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	1	..	..	..	7
Downey and vicinity	2,500	4	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	2
Eureka and vicinity	10,000	6	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	5
Fresno	12,000	16	2	1	..	..	1	..	1	2	..	..	..	..	2	..	..	..	..	1	..	..	..	6
Grass Valley and vicinity	7,000	10	..	..	..	..	..	..	..	3	..	..	..	..	..	..	..	..	..	..	..	..	..	7
Livermore	3,000	4	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	2
Los Angeles	103,000	119	25	2	..	..	1	1	10	3	..	..	..	..	..	..	4	..	6	..	..	16	1	50
Napa	4,500	8	..	..	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	1	1	5
National City	1,200	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1
Needles and vicinity	1,500	3	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	2
Oakland	75,000	70	9	4	1	..	1	1	5	1	0	1	..	..	..	..	1	..	..	1	..	7	..	38
Pomona and vicinity	7,500	10	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	..	..	8
Redlands and vicinity	5,000	11	1	..	..	..	1	..	1	1	..	..	..	..	..	..	1	..	1	..	..	..	..	5
Sacramento	30,000	31	5	2	1	..	..	..	1	2	..	1	..	..	..	..	..	..	..	..	..	2	..	17
San Bernardino	10,000	9	2	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	1	5
San Francisco	360,000	531	94	30	6	..	12	6	34	3	1	1	..	1	..	..	9	2	2	..	..	49	6	275
San Luis Obispo	6,000	10	..	2	1	..	1	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	..	5
Santa Barbara	6,700	7	..	..	..	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	6
Santa Monica	3,000	5	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	1
Santa Rosa	10,000	9	2	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	5
Stockton	25,000	10	1	..	..	..	..	..	..	..	..	..	..	..	..	..	1	..	..	1	..	..	..	7
Vallejo	5,904	7	1	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	4
Totals	715,200	917	164	45	9	..	18	10	56	15	2	3	1	1	2	..	17	3	10	10	..	79	9	471

NOVEMBER, 1899.

Reports from 27 cities, towns, villages, and sanitary districts, aggregating a population of 723,600, show a mortality of 995—a death-rate of 1.37 per thousand for November, 1899, or 16.44 per thousand per annum.

There were 142 deaths from consumption, 54 from pneumonia, 13 from bronchitis, 5 from congestion of the lungs, 12 from diarrhœa, 4 from cholera infantum, 45 from other diseases of the stomach and bowels, 15 from diphtheria, 6 from croup, 4 from scarlatina, 5 from whooping-cough, 3 from typho-malarial fever, 10 from cerebro-spinal fever, 8 from cancer, 2 from erysipelas, 82 from heart diseases, and 15 from alcoholism.

The San Francisco report includes 17 deaths at U. S. Marine Hospital and U. S. Reservation, Presidio.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during November, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Anaheim	5,000	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	3
Azusa and vicinity	2,000	5	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	15
Bakersfield and vicinity	9,000	19	1	--	--	--	1	--	--	--	--	--	--	--	--	--	1	--	1	--	--	--	--	1
Colton and vicinity	2,500	2	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	5
Chico and vicinity	7,500	6	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Etna Mills	1,000	2	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Eureka and vicinity	10,000	6	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	2	--	3
Fresno	12,000	21	5	2	--	--	--	1	3	3	--	--	--	--	--	--	2	--	--	--	--	--	1	4
Highland	1,800	2	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1
Los Angeles	103,000	127	18	9	1	--	1	--	4	5	--	1	--	--	--	--	8	--	4	--	--	9	1	66
Marysville	4,000	7	2	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	4
Napa	4,500	8	--	--	--	1	--	--	--	--	4	--	--	--	--	--	--	--	--	--	--	--	--	3
Needles and vicinity	1,500	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	83	14	1	--	1	--	--	7	1	--	--	--	--	--	1	--	--	--	3	--	8	--	47
Pomona and vicinity	7,500	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	5
Pleasanton	1,000	3	--	--	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Redlands and vicinity	3,500	9	3	--	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	4
Sacramento	30,000	34	7	2	--	1	1	--	--	2	--	--	--	--	--	--	--	--	1	1	--	2	--	17
San Bernardino	10,000	6	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2	--	2
San Francisco	360,000	557	75	30	9	1	6	1	29	4	2	2	--	--	--	--	18	--	3	--	2	48	12	315
San Luis Obispo	6,000	17	3	--	1	--	1	1	--	--	--	--	--	--	1	--	2	--	--	--	--	1	--	7
Santa Barbara	6,700	8	3	2	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Santa Cruz	5,594	13	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	4	1	5
Santa Monica	1,500	6	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	1	--	--	--	3
Santa Rosa	10,000	8	2	--	--	--	--	--	--	--	--	--	--	--	2	--	--	--	--	--	--	1	--	3
Stockton	25,000	25	5	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	5	--	11
Vallejo	8,000	14	--	1	--	--	1	--	--	--	--	--	--	--	--	--	1	--	1	--	--	--	--	10
Totals	723,600	995	142	54	13	5	12	4	45	15	7	3	--	--	6	2	33	--	10	8	2	82	5	527

Reports from 29 cities, towns, villages, and sanitary districts, aggregating a population of 721,585, show a mortality of 1,029—a death-rate of 1.42 per thousand for December, 1899, or 17.04 per thousand per annum.

There were 163 deaths from consumption, 60 from pneumonia, 19 from bronchitis, 6 from congestion of the lungs, 11 from diarrhœa, 2 from cholera infantum. Fifty-seven from other diseases of the stomach and bowels, 17 from diphtheria, 3 from croup, 1 from scarlatina, 1 from measles, 1 from whooping-cough, 24 from typhoid fever, 6 from remittent and intermittent fevers, 16 from cerebro-spinal fever, 16 from cancer, 96 from heart diseases, and 17 from alcoholism.

The San Francisco report includes 14 deaths at U. S. Marine Hospital and U. S. Reservation at Presidio.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during December, 1899.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	11,900	16	1	1	--	--	--	--	2	--	--	--	--	--	--	--	--	--	--	1	--	4	--	7
Azusa and vicinity	2,000	4	1	--	--	--	--	--	1	1	--	1	--	--	--	--	--	--	--	--	--	--	2	13
Bakersfield and vicinity	2,000	19	2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--
Colton and vicinity	2,500	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	5
Chico and vicinity	7,500	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Etna Mills	1,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	8
Eureka and vicinity	10,000	12	1	--	--	--	--	--	2	--	--	--	--	--	--	--	--	--	--	--	--	3	--	7
Fresno	12,000	21	4	2	--	1	--	--	1	1	1	--	--	--	1	--	--	--	--	--	--	10	3	55
Los Angeles	103,000	146	32	8	1	--	1	--	16	6	--	--	--	--	--	--	6	--	8	--	--	--	--	1
Long Beach and vicinity	1,500	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	1	--	--	--	3
Marysville	4,000	8	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	6
Napa	4,500	13	3	1	--	--	--	--	--	1	1	--	--	--	--	--	--	--	--	--	--	--	--	2
National City	1,200	5	--	--	--	--	1	--	1	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--
Oakland	75,000	75	11	3	1	--	--	--	4	--	--	--	--	--	--	--	2	3	1	8	--	17	--	42
Pomona and vicinity	7,500	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--
Pleasanton	1,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Redlands and vicinity	3,500	9	3	2	--	--	--	--	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Sacramento	30,000	36	7	1	1	--	--	1	3	--	--	--	--	--	--	--	--	1	2	1	--	3	--	16
San Bernardino	10,000	3	1	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1
San Francisco	360,000	571	83	36	15	5	9	1	13	8	--	--	1	--	--	--	11	1	1	--	--	47	11	329
San Luis Obispo	6,000	15	1	--	--	--	--	--	--	--	--	--	--	--	--	--	2	--	--	--	--	--	--	13

ABSTRACT FOR DECEMBER, 1899—Continued.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
San Rafael	3,891	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--
Santa Barbara	6,700	11	2	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	2	--	2	--	4
Santa Cruz	5,594	9	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	6
Santa Monica	3,000	3	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Santa Rosa	10,000	5	1	1	--	--	--	--	2	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--
Stockton	25,000	20	3	1	--	--	--	--	1	--	--	--	--	--	--	--	1	1	--	2	--	4	--	6
St. Helena and vicinity	2,800	6	--	--	1	--	--	--	3	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Vallejo	8,500	10	1	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	--	1	5
Totals	721,585	1,029	163	60	19	6	11	2	57	17	3	1	1	--	1	--	24	6	16	16	--	96	17	534

JANUARY, 1900.

Reports from 29 cities, towns, villages, and sanitary districts, aggregating a population of 727,089, show a mortality of 1,125—a death-rate of 1.55 per thousand for January, 1900, or 17.40 per thousand per annum.

There were 223 deaths from consumption, 76 from pneumonia, 25 from bronchitis, 3 from congestion of the lungs, 11 from diarrhœa, 1 from cholera infantum, 43 from other diseases of the stomach and bowels, 22 from diphtheria, 2 from croup, 5 from scarlatina, 2 from measles, 3 from whooping-cough, 1 from typho-malarial fever, 20 from typhoid fever, 8 from cerebro-spinal fever, 49 from cancer, 3 from erysipelas, 113 from heart diseases, 13 from alcoholism.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during January, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	11,900	18	1	2	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	2	--	8
Anaheim and vicinity	5,000	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Colton and vicinity	2,500	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Chico and vicinity	7,500	4	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3
Downey and vicinity	2,500	4	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	1	--	2
Etna Mills	1,000	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	2
Eureka and vicinity	10,000	17	1	--	--	--	--	--	2	1	--	--	--	--	--	--	--	--	--	--	--	1	--	12
Fresno	12,000	19	2	1	--	--	1	--	2	1	--	--	--	--	--	--	--	--	3	1	--	1	--	7
Grass Valley and vicinity	7,000	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Highland	2,000	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Long Beach and vicinity	2,600	4	--	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	1
Los Angeles	103,000	152	45	7	3	--	--	--	--	5	--	1	--	--	1	--	2	--	--	--	--	16	--	72
Marysville	4,000	10	--	1	2	--	--	--	--	--	--	--	1	--	--	--	--	--	--	1	--	1	1	4
National City	1,200	1	--	--	--	--	--	--	6	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	81	14	8	2	--	1	--	8	--	--	--	--	--	--	--	2	--	2	5	1	13	1	24
Pomona and vicinity	7,500	11	3	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	1	--	--	--	3
Pleasanton	1,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Redlands and vicinity	3,500	6	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	4
Sacramento	30,000	32	10	5	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	3	--	12
San Bernardino	10,000	6	4	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
San Francisco	360,000	685	123	41	15	3	8	1	28	14	2	4	1	--	2	--	13	--	1	37	1	65	11	372
San Luis Obispo	6,000	10	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	7
San Rafael	3,891	5	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	3
Santa Barbara	6,700	4	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	1
Santa Cruz	5,594	8	2	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	1	--	3
Santa Monica	3,000	5	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	2
Stockton	25,000	18	3	2	1	--	--	--	1	--	--	--	--	--	--	--	1	--	--	--	1	3	--	6
St. Helena and vicinity	2,800	8	4	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	1	--	2	--	--
Vallejo	5,904	11	--	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	6
Totals	727,089	1,125	223	76	25	3	11	1	43	22	2	5	2	--	3	1	20	--	8	49	3	113	13	559

FEBRUARY, 1900.

Reports from 29 cities, towns, villages, and sanitary districts, aggregating a population of 732,598, show a mortality of 1,104—a death-rate of 1.56 per thousand for February, 1900, or 18.72 per thousand per annum.

There were 213 deaths from consumption, 127 from pneumonia, 29 from bronchitis, 14 from congestion of the lungs, 14 from diarrhœa, 37 from other diseases of the stomach and bowels, 13 from diphtheria, 1 from scarlatina, 4 from whooping-cough, 1 from malarial fever, 20 from typhoid fever, 3 from intermittent fever, 11 from cerebro-spinal fever, 41 from cancer, 3 from erysipelas, 85 from heart diseases, 12 from alcoholism.

Reports from sanitary districts, outside of larger cities and town, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during February, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	16,000	17	3	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	10
Anaheim and vicinity	2,500	2	2	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Colton and vicinity	2,500	1	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Chico and vicinity	7,500	15	11	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	1	--	2
Downey and vicinity	2,500	4	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--
Eureka and vicinity	10,000	8	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	6
Fresno	14,000	16	1	2	2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	7
Grass Valley and vicinity	7,000	9	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	8
Highland	1,800	2	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	--	--	--	--	--
Los Angeles	103,000	138	27	12	--	--	2	--	--	7	--	1	--	--	--	--	2	--	5	--	--	13	1	68
Marysville	4,000	4	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Napa	4,500	6	1	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	3
National City	1,200	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	87	6	16	6	--	--	--	--	--	--	--	--	--	--	--	3	--	1	--	--	13	--	42
Pomona and vicinity	7,500	6	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	3
Palo Alto	2,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Redlands and vicinity	3,500	3	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Sacramento	30,000	44	7	6	2	--	1	--	--	--	--	--	--	--	--	--	2	--	1	3	--	5	1	16
San Bernardino	10,000	3	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
San Francisco	360,000	664	132	84	15	10	10	--	30	5	--	--	--	--	--	--	11	3	1	27	3	40	10	283
San Luis Obispo	6,000	16	6	--	1	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	8
Santa Barbara	8,000	9	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2	1	--	--	--	3
Santa Cruz	5,594	5	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	1	--	1
Santa Rosa	10,000	11	3	1	--	--	1	--	--	--	--	--	--	--	1	--	--	--	--	1	--	--	--	4

Santa Monica	3,500	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	5
Stockton	25,000	17	3	--	--	1	--	--	3	--	--	--	--	--	--	--	--	--	1	--	4	--	--
St. Helena and vicinity	2,800	6	1	--	--	1	--	--	--	--	--	--	--	--	--	1	--	--	1	--	2	--	--
Truckee and vicinity	1,300	3	--	--	2	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--
Vallejo	5,904	6	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	2	--	1	--	2
Totals	732,598	1,104	213	127	29	14	14	--	37	13	--	1	--	--	4	1	20	3	11	41	3	85	12	476

MARCH, 1900.

Reports from 28 cities, towns, villages, and sanitary districts, aggregating a population of 729,495, show a mortality of 1,041—a death-rate of 1.42 per thousand for March, 1900, or 17.04 per thousand per annum.

There were 187 deaths from consumption, 114 from pneumonia, 27 from bronchitis, 12 from congestion of the lungs, 4 from diarrhœa and dysentery, 27 from other diseases of the stomach and bowels, 11 from diphtheria, 1 from scarlatina, 1 from whooping-cough, 1 from malarial fever, 19 from typhoid fever, 12 from cerebro-spinal fever, 46 from cancer, 5 from erysipelas, 64 from heart diseases, 10 from alcoholism.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during March, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	16,000	19	--	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	17
Anaheim and vicinity	5,000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Azusa and vicinity	2,000	3	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Colton and vicinity	2,500	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Chico and vicinity	7,500	5	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	3
Downey and vicinity	2,500	3	--	--	--	--	--	--	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Eureka and vicinity	10,000	9	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	8
Fresno	12,000	22	6	1	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	1	--	--	1	11
Grass Valley and vicinity	7,000	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	1	--	--
Los Angeles	103,000	171	34	16	3	--	--	--	--	2	--	--	--	--	--	--	3	--	6	--	--	14	3	90
McCloud	1,000	1	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
National City	1,200	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1

ABSTRACT FOR MARCH, 1900—Continued.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Oakland	75,000	89	11	8	5	1	--	--	--	--	--	--	--	--	--	--	--	--	2	5	--	11	--	46
Pomona and vicinity	7,500	10	1	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	6
Redlands and vicinity	3,500	8	2	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	4
Sacramento	30,000	32	7	3	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	2	--	18
San Bernardino	10,000	9	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	5
San Francisco	360,000	581	110	76	18	9	4	--	22	8	--	1	--	--	--	1	9	--	1	34	4	30	6	248
San Luis Obispo	6,000	10	2	--	--	--	--	--	--	--	--	--	--	--	--	--	2	--	--	--	--	--	--	6
San Rafael	3,891	6	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	3
Santa Barbara	6,700	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3
Santa Clara	2,887	8	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2	--	--	--	6
Santa Cruz	10,000	7	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	--	--	4
Santa Rosa	10,000	10	2	1	--	1	--	--	--	--	--	--	--	--	1	--	2	--	--	--	--	--	--	3
Santa Monica	3,500	5	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	3
Stockton	25,000	12	2	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	1	--	1	2	--	4
St. Helena and vicinity	2,800	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Vallejo	5,904	12	2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	7
Totals	729,495	1,041	187	114	27	12	4	--	27	11	--	1	--	--	1	1	19	--	12	46	5	64	10	500

APRIL, 1900.

Reports from 26 cities, towns, villages, and sanitary districts, aggregating a population of 716,681, show a mortality of 998—a death-rate of 1.39 per thousand for April, 1900, or 16.68 per thousand per annum.

There were 157 deaths from consumption, 63 from pneumonia, 30 from bronchitis, 9 from congestion of the lungs, 9 from diarrhœa and dysentery, 6 from cholera infantum, 6 from other diseases of the stomach and bowels, 12 from diphtheria, 1 from croup, 2 from scarlatina, 2 from measles, 3 from whooping-cough, 20 from typhoid fever, 9 from cerebro-spinal fever, 44 from cancer, 1 from erysipelas, 79 from heart diseases, 9 from alcoholism.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during April, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	11,900	18	3	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12
Anaheim and vicinity	5,000	4	--	--	1	--	--	1	--	--	1	--	--	--	--	--	--	--	--	2	--	--	--	1
Azusa and vicinity	4,000	4	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Colton and vicinity	2,500	2	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	1
Chico and vicinity	7,500	4	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Downey and vicinity	2,500	3	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	9
Eureka and vicinity	10,000	11	--	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	6
Fresno	12,000	8	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Highlands	1,800	1	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Los Angeles	103,000	142	26	15	2	--	--	2	--	3	--	2	--	--	--	--	1	--	4	--	--	11	1	75
Marysville	4,000	5	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	1	--	3
McCloud	600	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
National City	1,200	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Oakland	75,000	76	8	10	1	4	--	1	--	--	--	--	--	--	--	--	--	--	1	4	--	7	1	39
Pomona and vicinity	7,500	10	4	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	5
Redlands and vicinity	3,500	5	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Sacramento	30,000	34	8	4	--	--	--	--	--	--	--	--	--	--	--	--	2	--	1	2	--	1	--	16
San Bernardino	10,000	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--
San Francisco	360,000	591	81	23	22	4	9	2	--	9	--	--	2	--	2	--	12	--	1	36	1	51	7	329
San Luis Obispo	6,000	16	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12
Santa Barbara	6,700	10	3	1	--	--	--	--	2	--	--	--	--	--	--	--	1	--	--	--	--	1	--	2
Santa Clara	2,887	11	3	2	--	1	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	4
Santa Cruz	5,594	6	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	4
Santa Rosa	10,000	4	1	--	1	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Stockton	25,000	24	4	1	2	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	--	3	--	12
Vallejo	8,500	6	2	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	2	--	1
Totals	716,681	998	157	63	30	9	9	6	6	12	1	2	2	--	3	--	20	--	9	44	1	79	9	536

Reports from 26 cities, towns, villages, and sanitary districts, aggregating a population of 728,395, show a mortality of 961—a death-rate of 1.18 per thousand for May, 1900, or 14.16 per thousand per annum.

There were 161 deaths from consumption, 83 from pneumonia, 18 from bronchitis, 3 from congestion of the lungs, 5 from diarrhœa and dysentery, 46 from other diseases of the stomach and bowels, 10 from diphtheria, 1 from croup, 3 from scarlatina, 2 from measles, 9 from whooping-cough, 1 from malarial fever, 16 from typhoid fever, 13 from cerebro-spinal fever, 43 from cancer, 2 from erysipelas, 90 from heart diseases, 15 from alcoholism.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during May, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	11,900	14	2	1	--	--	--	--	--	1	--	1	--	--	--	--	--	--	--	--	--	1	--	8
Anaheim and vicinity	5,000	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Azusa and vicinity	2,000	5	--	1	1	--	--	--	--	--	--	--	--	--	1	--	--	--	1	--	--	1	--	--
Chico and vicinity	7,500	8	--	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	3
Eureka and vicinity	10,000	11	1	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	6
Fresno	12,000	12	1	--	--	--	1	--	1	--	--	--	--	--	--	--	--	--	2	--	--	--	--	7
Long Beach and vicinity	2,600	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	1
Los Angeles	103,000	146	30	18	1	--	--	--	--	2	--	--	--	--	--	1	2	--	4	--	--	13	1	74
Marysville	4,000	7	2	--	--	--	--	--	1	--	--	--	1	--	--	--	--	--	--	--	--	--	--	3
McCloud	600	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Oakland	75,000	65	9	8	--	--	--	--	--	--	--	1	--	--	2	--	2	--	4	5	--	6	--	28
Pomona and vicinity	7,500	7	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	4
Pleasanton	1,000	1	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Redlands and vicinity	3,500	11	1	2	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	1	--	--	--	5
Sacramento	30,000	42	9	3	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	2	--	25
San Bernardino	10,000	5	1	--	--	--	--	--	--	1	--	--	1	--	--	--	--	--	--	--	--	--	--	2
San Francisco	360,000	544	89	41	11	3	4	--	40	4	--	1	--	--	6	--	11	--	1	32	2	58	11	230
San Luis Obispo	6,000	11	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	9
San Rafael	3,891	2	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--
Santa Barbara	6,700	10	1	1	1	--	--	--	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	5
Santa Cruz	10,000	8	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	1	2
Santa Monica	3,500	6	1	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	4
Santa Rosa	10,000	13	3	2	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	2	5

Stockton	25,000	15	3	--	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	11
St. Helena and vicinity	2,800	4	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	1
Vallejo	5,904	9	1	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	2	--	5
Totals	728,395	961	161	83	18	3	5	--	46	10	1	3	2	--	9	1	16	--	13	43	2	90	15	440

JUNE, 1900.

Reports from 26 cities, towns, villages, and sanitary districts, aggregating a population of 704,341, show a mortality of 908—a death-rate of 1.28 per thousand for June, 1900, or 15.36 per thousand per annum.

There were 154 deaths from consumption, 56 from pneumonia, 13 from bronchitis, 6 from congestion of the lungs, 5 from diarrhœa and dysentery, 8 from cholera infantum, 44 from other diseases of the stomach and bowels, 7 from diphtheria, 1 from croup, 4 from scarlatina, 4 from measles, 2 from smallpox, 7 from whooping-cough, 1 from typho-malarial fever, 17 from typhoid fever, 7 from cerebro-spinal fever, 36 from cancer, 1 from erysipelas, 92 from heart diseases, 11 from alcoholism.

Reports from sanitary districts, outside of larger cities and towns, show a generally favorable condition of the public health.

Abstract of the Reports of Deaths and their Causes in the following Cities and Towns of California during June, 1900.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Alameda	16,000	22	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	6	--	12
Amador County	850	14	2	2	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	8
Anaheim and vicinity	5,000	3	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	2
Azusa and vicinity	4,000	5	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	2
Chico and vicinity	7,500	4	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	3
Downey and vicinity	2,500	3	--	--	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1
Eureka and vicinity	10,000	14	1	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	12
Lincoln	1,200	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	1
Los Angeles	103,000	151	27	12	--	--	--	3	--	1	--	--	2	--	--	--	6	--	3	--	--	11	2	84
McCloud	600	4	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	1	--	2
National City	1,200	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Oakland	75,000	64	4	5	1	--	--	1	--	1	--	3	--	--	--	--	--	--	--	1	--	8	--	40
Pomona and vicinity	7,500	11	4	1	--	--	--	--	--	--	--	--	--	--	--	--	2	--	--	1	--	--	--	3
Pleasanton	1,000	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Redlands and vicinity	3,500	6	4	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	--	--	--	1

ABSTRACT FOR JUNE, 1900—Continued.

Cities and Towns.	Estimated Population	Total Deaths	Consumption	Acute Pneumonia	Acute Bronchitis	Congestion of the Lungs	Diarrhœa and Dysentery	Cholera Infantum	Other Diseases of St'mach & Bow'ls	Diphtheria	Croup	Scarlatina	Measles	Smallpox	Whooping-Cough	Typho-Malarial Fevers	Typhoid Fever	Remittent and Intermittent Fevers	Cerebro-Spinal Fever	Cancer	Erysipelas	Heart Diseases	Alcoholism	Other Causes
Sacramento	30,000	26	4	3	--	--	1	--	--	1	--	--	--	--	--	--	1	--	--	1	--	3	0	12
San Bernardino	10,000	11	1	1	--	--	--	--	1	--	--	--	--	--	--	--	--	--	--	--	--	2	--	6
San Francisco	360,000	507	91	28	11	6	2	2	41	4	--	1	2	2	7	1	6	--	2	30	1	57	7	206
San Luis Obispo	6,000	13	4	--	--	--	--	--	--	--	1	--	--	--	--	--	1	--	--	--	--	--	--	7
San Rafael	3,891	1	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1
Santa Barbara	6,700	11	2	--	--	--	2	--	1	--	--	--	--	--	--	--	--	--	--	--	--	--	1	5
Santa Monica	3,500	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	1
Santa Rosa	10,000	3	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	--	2
Stockton	25,000	15	3	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	9
Wheatland	700	0	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Yuba County	700	15	2	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	1	--	--	1	--	11
Totals	704,341	908	154	56	13	6	5	8	44	7	1	4	4	2	7	1	17	--	7	36	1	92	11	432

DEATHS FROM COMMUNICABLE DISEASES,

As per Monthly Reports, made by the Secretary of the State Board of Health, for the Fifty-first Fiscal Year.

1899-1900.	Scarlatina	Diphtheria	Measles	Whooping Cough	Typhoid	Tuberculosis	Total, including Tuberculosis	All Other Causes	Grand Total	Population Reporting
July	3	9	9	2	18	136	177	633	810	550,898
August	3	9	1	3	15	105	136	698	834	698,400
September	1	10	1	2	17	136	167	690	857	704,900
October	3	15	1	2	17	164	202	715	917	715,200
November	3	15	0	6	33	142	199	796	995	723,600
December	1	17	1	1	24	163	207	822	1,029	721,585
January	5	22	2	3	20	223	275	850	1,125	727,089
February	1	13	0	4	20	213	251	853	1,104	732,598
March	1	11	0	1	19	187	219	822	1,041	729,495
April	2	12	2	3	20	157	196	802	998	716,681
May	3	10	2	9	16	161	201	760	961	728,395
June	4	7	4	7	17	154	193	715	908	704,341
Total	30	150	23	43	236	1,941	2,423	9,156	11,579	8,453,182
Rate per 1,000 per annum	.0427	.21355	.03265	.061	.335	2.755			16.44	

Average population reporting, 704,432, or 47% of total population.

THE EFFECT OF THE USE OF INTOXICATING LIQUOR AS A BEVERAGE.

[The law creating the State Board of Health directs that an inquiry be made as to "the effect of the use of intoxicating liquor as a beverage upon the industry, prosperity, happiness, health, and lives of the citizens of the State." Complying with this duty, we submit data bearing more directly upon the effect of alcohol upon the health and lives of our population.]

Alcohol figures prominently as a cause in the death-list in California. Of all the deaths occurring in this State, one half to one per cent are assigned directly to alcoholism by physicians signing the death certificates. It certainly is moderate to allow that in as many more cases the cause of death is a condition brought about directly by the use of alcohol, and that in as many more cases the power of resistance of the system is so greatly weakened by the use of alcohol that germs of disease prove fatal which under normal conditions would not do so.

Alcohol is assigned as a cause for some one or more diseased conditions of almost every organ and tissue of the body. The direct cause of insanity in approximately 10 per cent of the insane committed to the California Hospitals in the year 1897–98 was given in the commitment paper as alcoholism. Undoubtedly, the same cause figured indirectly in as many more cases. Alcoholism is a prominent causative factor in almost every nervous disease. Apoplexy, paralysis, encephalitis, meningitis, neuritis, hysteria, neurasthenia, neuralgia, and chorea are some of the nervous diseases originating and aggravated by the use of alcohol. The stomach suffers from indigestion, ulceration, carcinoma, and dilatation in consequence of excessive use of alcohol. The liver, heart, and kidneys suffer from fatty degeneration, fibroid encroachment, and numerous other diseased conditions in consequence of excessive use of alcohol. Alcohol is the prominent cause of diseased conditions of the arterial walls and the fatal sequelæ of atheroma. In all acute diseases the death-rate is much larger among alcoholics than among patients not addicted to alcohol.

Alcoholism is certainly a subject which should be given careful study by every sanitarian. It is true that the great majority of those whose health is impaired by its use are themselves at fault, for which reason we cannot consider the subject one of such urgent importance from a purely sanitary standpoint as the protection of water-supplies against infection by typhoid, or the quarantine of our borders and ports against smallpox, yellow fever, and cholera, or the isolation of diphtheria, scarlet fever and other infectious diseases, as to neglect such safeguards would expose all persons to dread disease over which the individual has no control.

Our laws provide for instruction to be given in our public schools in reference to the effects of alcohol on the human system. Sanitary boards should interest themselves in the execution of this law, and should instruct the teachers so that they may be able wisely to impart such knowledge to the scholars. Our attention in this direction must be given toward educating the youth that they may not fall innocent victims to the disease. The subject is so complicated by moral and political considerations that it is certain to remain an unsettled problem for years to come. In the meantime it is important to admonish all municipal health departments to guard their vital statistics and to collect all information possible on the subject that we may judge intelligently of what might be accomplished by preventive legislation.

Dr. E. W. King, Superintendent of the Mendocino State Hospital, in an able special report to the Commission in Lunacy as to the causes and prevalence of insanity in California, says:

"The proportion of people in civilized countries who use alcohol in some form is very large; the number who use it to excess is not so large. By excess, we mean its use in sufficient quantities and with sufficient frequency to produce some of its physical effects upon the tissues—not necessarily, however, drunkenness.

"E. D. Fisher, Professor of Mental and Nervous Diseases in the Medical Department of the University of the City of New York, says: 'The peripheral nerves, and especially the nerve endings, are peculiarly susceptible to the poison of alcohol; the brain and cord are also involved. In chronic conditions we find chronic inflammation of the membranes of the brain; the pia is frequently clouded or thickened and there is œdema of the convex surface of the brain, with effusion of fluid into the subarachnoid space, and into the ventricles, causing flattening of the convolutions. The vessels are the seat of atheromatous changes; the ganglionic cells in the cortex show degeneration, their processes being lost. The association fibers also are degenerated. Chronic alcoholic insanity is probably due to the secondary effect of alcohol on the vessels, leading to arterial degeneration and consequent organic changes in the brain structure. It tends toward dementia. Epileptic seizures may occur during the excessive use of alcohol, and the epileptic condition may become permanent. Children of alcoholic parents are especially liable to idiopathic epilepsy.'

"Bartholow says in his Materia Medica and Therapeutics, page 511, tenth edition: 'As respects the action of alcohol upon the nervous system, its first effect is to increase the functional activity of the brain; the ideas flow more easily, the senses are more acute, the muscular movements are more active; with the increased action of the alcohol on the cerebrum, the excitement becomes more disorderly, the ideas incoherent and rambling, the muscular movements uncontrolled and in-

coördinate (overstimulation of the cells of the gray matter). With an excessive quantity, the functions of the cerebrum are suspended, and complete unconsciousness ensues; the reflex movements cease; the functions of organic life are performed feebly, and by an extension of the toxic influence to the centers presiding over these movements, respiration and circulation are arrested. Alcohol has been discovered in the fluid contained in the ventricles, and has been distilled from the cerebral matter; and Hammond has demonstrated that it has a special affinity for nervous matter, being found in the cerebro-spinal axis and in the nerves in greater quantities than in other tissues of the body. As a result of the direct contact chiefly, but in part also from the variations in the ultra cranial blood current, important structural alterations are wrought in the cerebral matter; the cells of the gray matter become more or less fatty and shrunken; the neuroglia undergoes hyperplasia; shrinking and condensation of the whole cerebrum ensue (sclerosis), and the cerebro-spinal fluid relatively increases. The objective evidence of these changes is seen in the impaired mental powers, the muscular trembling, the shambling gait of the drunkard.'

"Oppenheim, in his second edition of Diseases of the Nervous System, page 960, says: 'Chronic alcoholism has an important influence upon the central nervous system, and also upon the peripheral nerves. In many ways the functions of the brain are injured by its use; irritability, apathy, indolence, weakness of the will, of the memory, loss of intelligence and particularly of the ethical sense, belong to the common disturbances of the psychical functions; often there is complete loss of intelligence.'

"Epilepsy is frequently a result of alcoholism.

"Krafft-Ebing, in his work on insanity, sixth edition, page 190, says: 'The excessive use of alcohol holds the first place in its deleterious effects upon the central nervous system; it has become the curse of the people, Volksplage, which not only brings impoverishment to the individual and to the whole people, but also severely injures the moral, intellectual, and physical prosperity of the same. The inclination to drink is increased by habit, and the continued use of alcohol contributes to its hereditary transmission to the offspring. The action of alcohol upon the central nervous system is deleterious in various ways; partly by direct chemical action producing changes in the tissue, and partly by its paralytic action on the vaso-motor nerves. There is dilatation of the arterioles and atheromatous degeneration, which lead to apoplexy. Many of the children of drunkards are idiotic, or suffer from mental weakness, or they have a neuropathic constitution and die during the first months of life. Many suffer from epilepsy, hysteria, insanity, and the severest forms of mental degeneration are developed.'

"Nissl was able to prove by experiments upon rabbits, which had been given a large amount of alcohol daily, that a considerable number of

the cells of the cortex of the brain were destroyed. The nucleus became smaller, and lost its rounded form; its nucleolus, and finally also the cell membrane, gradually but entirely disappear.

"Kraepelin, in his work on insanity, sixth edition, says of the effects of chronic alcoholism on nervous tissue: 'The large pyramidal and motor cells of the anterior central convolution of the brain were more or less destroyed; here and there were changes in the nucleus of the cells, and a number of these cells appear to undergo degeneration. The causative action of alcohol for the production of insanity rests principally upon its poisonous action upon the cortex of the brain.'

"The long-continued use of alcohol produces severe and profound changes in the various organs and tissues of the body, resulting in serious derangements in their functions. The functions of the stomach are deranged because of a catarrhal condition of its lining membrane; there is an increased growth of the connective tissue of the liver, producing enlargement at first, but finally, by its contraction, the liver becomes smaller, the glandular liver cells are destroyed, and we have the well-known condition of cirrhosis or hobnail liver. The same cause produces hypertrophy and fatty degeneration of the heart, of the kidneys, and changes in the intima of the blood vessels. In these changes in the glandular organs and in the organs of circulation are to be found the reasons for the profound changes in the composition of the blood.

"On account of the derangement of the digestive organs by reason of the action of alcohol upon the mucous lining of the stomach, the blood is not supplied with sufficient properly prepared food, from which can be elaborated healthy blood, and because of the diseased condition of the heart and arteries, there is defective circulation; neither of the conditions necessary for healthy action is complied with; that is, the composition of the blood is not normal, hence not healthy, and because of the diseased condition of the blood vessels, there cannot be a regular and normal quantity supplied to the organs, and there necessarily follows deranged functions. Because of the loss of its normal food supply in proper quantities and also by the direct chemical action of alcohol upon its tissues, the brain suffers more seriously than any other organ; we might add to the above statement, as to the deleterious action of alcohol upon the various tissues and organs of the body, the testimony of Spitzka, Savage, Regis, Clouston, Gowers, and in fact all who have carefully investigated the subject. They all practically agree upon this fact, that among the extrinsic causes of disease, none acts with more potency, greater frequency, or produces more deleterious results than alcohol.

"In immediate connection with the above statement, is a most unfortunate fact, that the action of alcohol upon the individual who drinks it is not more deleterious than it is upon the offspring.

"Krafft-Ebing says: 'The inclination to drink is increased by habit, and the continuance of its accustomed use contributes to its hereditary transmission in so far that through alcoholic excesses, degenerated parents procreate children who come into the world idiotic, with a neuropathic convulsive constitution and who die early from convulsions, while those who live are subject to epilepsy, hysteria, or insanity. The severest forms of psychic degeneration are developed out of the diseased constitution of the nervous system.'

"Marce gives an example of a drunkard who was the father of sixteen children; fifteen died young—the one that lived had epilepsy.

"Darwin says the families of drinkers die out in the fourth generation.

"Morel gives the degenerative tendency as follows:

"First generation—Ethical degeneration. Alcohol excesses.

"Second generation—Drunkenness. Maniacal attacks. General paralysis.

"Third generation—Hypochondria. Melancholia. Taed Vitæ. Suicide.

"Fourth generation—Imbecility. Idiocy. Extinction of the family.

"Flemming, Ruer, and Demeaux have reported cases that prove the wonderful fact that children of formerly temperate parents, conceived at the time of a drunken debauch, were in a high degree predisposed to insanity, and generally to nervous diseases.

"Kraeplin says: 'The long-continued misuse of alcohol appears to produce an extremely deleterious influence upon the offspring.'

"Domme has thrown some light upon this subject through his observation of two groups of ten families each, for a period of twelve years. In the first group, the parents were drinkers. To this group there were 57 children born; of these there were only 10, or 17.5 per cent, completely normal; the remainder suffered in various ways from degenerative diseases, such as deformity, dwarfs, chorea, epilepsy, idiocy; 25 died during the first months of life.

"To the temperate group, there were 61 children; of these only five died; four suffered later from some disease of the nervous system, two from malformation. The remaining 50, or 81.9 per cent, were and remained completely healthy.

"These experiences show, in the most striking manner, that chronic alcoholic poisoning not only destroys the individual, but also impresses the stamp of degeneration upon the embryo of the coming race.

"Kirchhoff says: 'According to cautious investigators, 30 to 40 per cent of cases of insanity exhibit evidence of hereditary taint. This, when transmitted through several generations, leads to degeneration and extinction of the family. In the first generation we have nervous symptoms; the disappearance of ethical feelings; then follows a generation in which a tendency to excesses appear, and the danger is greatly increased by alcoholism. In the third generation there is perhaps

suicide, or an affective form of insanity, and finally in the fourth generation there appear more profound mental disorders, such as idiocy, and extinction of the family.'

"I have a man under my care, whose father had scrofula when young, and died of tuberculosis; his son (my patient) used alcohol to a considerable extent in early life; married a strong, healthy woman, and one child was the result of this union. The father is now suffering from organic disease of the brain; his child, now two years old, has suffered from birth with hydrocephalus, and cannot yet walk.

"I have another case now under personal observation, of a lady about thirty years old, married and the mother of three children within five years. One of the children died early; two are yet alive, but under eight years old. The mother (my patient) has been suffering for some months with melancholia attonita. Both parents of this patient were drinkers; my patient inherited, in consequence, a weak constitution, predisposed to mental or nervous disease; under the ordinary strain of child-bearing she broke down and will probably in a few months, or possibly years, if she lives, be classed under the head of secondary dementia, and become an addition to the incurables in the State Hospitals.

"Now, what of her offspring? They belong to the third generation, so far as the history of the case discloses; unless they are protected through the influence of a healthy organization of a temperate father, they will, as experience teaches, probably break down under the cares and vexations of an active life, and some form of affective insanity or suicide may end the scene."

QUARANTINING THE STATE AGAINST TUBERCULOSIS.

(Extract from the minutes of the California State Board of Health.)

Dr. D. D. Crowley introduced the following resolution before the California State Board of Health:

Resolved, That the State Board of Health consider the propriety of quarantining against human beings and domestic animals with tuberculosis entering our State.

I offer this resolution because I consider that in certain locations in this State the soil and air are rich in the bacilli of tuberculosis. It is true that as yet our State is sparsely settled, but I believe that we have proportionately more people who die from tuberculosis than any other State in the Union. The question would arise as to the reason for this. You might say that it is brought about by the foreign element—i. e., foreign to our State—migrating to our State to regain health. And while such is indeed a factor, you may not be aware that the native-

born Californian is taking on the disease more than the sanitation of the State should permit.

It is supposed to be a Christian principle to save life, but when we do so at the expense of many others we are killing the many to save the few. Many consumptives enter our State promiscuously, spreading the germ of their own disease, and the climate may save one in fifty or prolong the lives of a few for a month or for a year; yet how many others, from this reason, will die who have not previously been so infected.

Tuberculosis is both a contagious and an infectious disease, and it is a well-known fact that the majority of two different families died who occupied in succession a house which was previously infected by the germ of tuberculosis.

The Boards of Health throughout the State should ask for *ordinances*, to save several in a family from being contaminated by one. I again desire to impress upon my associates that this is no inhuman suggestion. The *temporal* pleasure of a consumptive mother in kissing her babe should be overcome by the greater pleasure of not taking a life. I know of residences in my own city where deaths from tuberculosis have taken place, and where no sanitary precautions have followed to prevent others. *No law exists* which permits health officials to enter these homes and systematically to destroy the deadly germs during the lives of consumptives. Europe is decreasing its mortality most conspicuously. California should do the same. We are morbidly afraid of diphtheria, scarlet fever, smallpox, cholera, and yellow fever. We quarantine these diseases because they kill so quickly, and our people appreciate them, but the lingering tubercular disease that eventually kills twice as many as all these together is permitted to continue unchecked, notwithstanding the efforts of science. Why? Is there any law that will support us in such an endeavor? Is there any law that will permit us to examine consumptive cows and thereafter destroy the same? No. Our children are drinking milk from cows that have tubercular abscess in their livers and lungs as large as the human head, but the dairymen are strong and many of them will not permit a diseased cow to be slaughtered. They would lose a few dollars. A human life is of no consequence.

Our Councils and our Supervisors are too often subsidized by friendship, politics, or the more substantial, to allow them to interest themselves too conspicuously in sanitation to save lives when it might destroy votes.

I ask you to take this matter under your consideration, and to act with strength. We as medical men are superior to politics or other influences that will interfere with duties which we should rigidly enforce.

Now, I ask you, shall we enforce a quarantine, and will the State support us in the act?

THE RELATION OF DRINKING WATER TO DISEASE.

Simple Tests for Contaminated Water.

By WINSLOW ANDERSON, A.M., M.D., M.R.C.P. London, etc.,
Member State Board of Health of California.

The experienced sanitarian is daily becoming more and more concerned about the water-supply of cities and towns, as there no longer remains any doubt in the minds of physicians and scientists that many of the gastro-intestinal diseases may be traced directly to the drinking of impure water. Typhoid fever has been repeatedly proven to be introduced into the human economy through contaminated drinking water. It has been ascertained by the highest authorities that cholera is also a water-borne disease. I am furthermore convinced, after considerable investigation, that the most dreaded of all diseases,—one which causes the death of one seventh of the human race, viz: tuberculosis,—may also be carried into the system in drinking water. We know that tuberculous cows give milk rich in bacilli. This milk given to infants and weakly adults has produced tuberculosis of the bowels. If diseased milk can infect a person, why not disease-laden water? The germs of consumption are floating about in the air in many localities from pulverized dried sputum. Many of these bacilli must settle in exposed drinking water. These remarks would be especially applicable to surface water, rain water collected from roofs of houses, and surface wells and cisterns. The more impure the water the better is the medium for cultivation or multiplication of the germs. This subject is certainly well worth careful investigation. For these and various other reasons a pure water-supply is of paramount importance to the public health. Every person requires at least 30 gallons of water per diem for all purposes. Domestic animals, such as the dog, require 3 gallons; the cow, 10 gallons; and the horse, 16 gallons per day.

It is advisable, as well as desirable, that all educated people should know how to examine ordinary drinking water for impurities. With this object in view the following simple tests are published:

1. PURE WATER

Should be: (*a*) Neutral in reaction; (*b*) Transparent; (*c*) Colorless; (*d*) Odorless; (*e*) Tasteless; (*f*) And should leave no residue on evaporation.

(*a*) *Reaction.*—Good drinking water should not give any reaction with acid (red) nor alkaline (blue) litmus paper.

(*b*) *Transparency,* and (*c*) *Color.*—Test: Fill a 6-inch test cylinder with the suspected water, and place it upon a white sheet of paper. Fill

a similar glass with distilled water for comparison. Look through the water from the top. Any turbidity or want of transparency in the suspected water should be sufficient cause to have it condemned for drinking purposes, unless it be filtered and boiled.

(*d*) *Odor.*—Drinking water should be absolutely odorless. Test: Fill a 500 c.c. (about a pint) Florence flask with the water under examination. Heat it gently up to 43.3° C. (110° F.) or 48.6° C. (120° F.). If any odor develops, the water should be condemned, as it will generally be found to contain organic impurities.

(*e*) *Taste.*—Sewage, organic pollution, and the salts of iron, sodium, sulphur, etc., may be detected by the taste.

(*f*) *Residue* (*Organic*).—Drinking water should never contain any organic matter, as this generally means pollution. Test: Heat the residue in a platinum dish. If it is dissipated by heat or becomes charred, the water is unfit for use. (See also 2, below.)

Residue (*Inorganic*).—Pure water contains no residue. Good drinking water, however, generally contains from 6 to 30 parts of solids per 100,000. Test: Evaporate over a water bath 70 c.c. (2¼ oz.) of the suspected water in a previously weighed platinum dish. The weight of the residue represents the total solids in each gallon of water. On dividing this by .7, the number of parts per 100,000 is obtained.

2. DETERMINATION OF ORGANIC MATTER.

As previously stated, drinking water should not contain any organic matter.

Test: To 250 c.c. (about 8 oz.) of the water under examination add 5 c.c. (75 drops) of dilute sulphuric acid (10 per cent) and enough permanganate of potassium solution (.395 gramme to the liter) to tinge the water a rose pink. Apply heat up to 60° C. (140° F.), and allow it to stand for a few minutes. If the pink tinge disappears, it is due to the oxidation of the permanganate of potassium, and organic matter is almost certainly present. Such water should be condemned.

3. CHLORIDES.

Chlorine finds its way into drinking water from three sources, viz: (*a*) Sewage (urine) contamination; (*b*) Salt deposits; (*c*) Seepage from sea water.

Tests: (*a*) Chlorine may be detected: (1) By its odor; (2) By turning brown, paper dipped in a solution of potassium iodide; (3) By bleaching a solution of indigo or litmus.

(*b*) Chlorides are easily found by throwing down a flocculent white precipitate of silver chloride with the silver nitrate solution. The precipitate is readily soluble in ammonium hydrate, but insoluble in nitric acid.

The amount of chlorides in each gallon of water is estimated by a volumetric solution of nitrate of silver. Drinking water containing chlorides should be boiled, for fear of its being contaminated by sewage.

4. NITRITES AND NITRATES.

Whenever drinking water contains either of these salts, it is almost certainly polluted with sewage or organic matter, and should be condemned.

Test: Take 1 c.c. (16 drops) of the water to be examined in a test-tube. Add to this 2 c.c. (32 drops) of dilute (10 per cent) sulphuric acid and one drop of pyrogallol (.65 gm. to 30 c.c. of water). If nitrites or nitrates are present the water will turn an amethyst or wine color.

Tests for Nitrites.—1. They give red fumes when treated with strong sulphuric acid.

2. They give an instantaneous blue color with potassium iodide and starch paste, on the addition of a few drops of dilute (10 per cent) sulphuric acid.

3. They give a dark brown color with ferrous sulphate.

4. Potassium dichromate in solution is converted into a green liquid by the addition of a nitrite and an acid.

Tests for Nitrates.—1. When heated with sulphuric acid, they evolve pungent fumes of nitric acid.

2. When heated with a solution of ferrous sulphate and a few drops of sulphuric acid a black coloration is produced.

3. Evaporate 4 c.c. (64 drops) of the suspected water to dryness and add a few drops of phenyl-sulphuric acid (1 part of carbolic acid, 4 parts of strong sulphuric acid, and 2 parts of water); if nitrates are present a reddish color of nitro-phenal is produced.

Tests for Phosphates.—When phosphates are present in water one may be almost certain that we have to deal with sewage pollution.

1. Phosphates are precipitated by chloride of iron, yielding a yellowish-white ferric phosphate.

2. Barium chloride gives a white precipitate of barium phosphate, which is soluble in acids.

3. Silver nitrate solution produces a yellow precipitate soluble in ammonia and acids.

4. Ammonia molybdate solution in dilute nitric acid and applying heat in the presence of phosphates or phosphoric acid gives a yellow precipitate soluble in ammonia.

5. AMMONIA AND ALBUMINOID SUBSTANCES.

Tests for Ammonia.—To 100 c.c. (3¼ oz.) of water add 5 c.c. (80 drops) of potassium hydrate solution and 1 c.c. (16 drops) of sodium carbonate

solution to precipitate the earthy salts. Then add 1 c.c. (16 drops) of Nessler's reagent. If ammonia is present the water assumes a yellowish tinge and should be avoided, as it is contaminated with sewage or organic matter.

(*Nessler's Reagent:* 35 gms. of potassium iodide in 100 c.c. of water; 17 gms. of mercuric chloride in 300 c.c. of water; sodium hydrate (20 per cent) 600 c.c. to make 1 liter.)

Tests for Albuminoid Substances.—In testing for these substances one of the most reliable methods is to use 1 gm. of tannic acid in 3 c.c. of water and 1 c.c. of alcohol. Of this solution use 10 c.c. in 200 c.c. of the suspected water. If the water is free from albuminoid contamination, it should remain clear for several hours. If it becomes colored within half an hour, the water is unfit for use.

6. MINERAL POISONS.

The most important of these are zinc, arsenic, lead, and copper. Drinking water may be poisoned with one or all of these by being kept or stored in leaden pipes, copper or zinc reservoirs. Much water is rich in CO_2, and the alkaline salts (calcium, sodium, etc.) will act on the lead, zinc, or copper, forming soluble salts of these metals. Commercial zinc nearly always contains arsenic, so that great care should be taken in using stored water. In drawing water from the faucets in the morning always let it run for some minutes to clear the pipes of the stagnant and poisonous water, as plumbers will insist on using leaden pipes and joints.

Tests for Zinc.—(*a*) Zinc may be detected by adding a few drops of ammonium sulphide, with like quantities of ammonium chloride and ammonium hydrate to a test-tube half filled with the contaminated water. If present a white precipitate of zinc sulphide is produced, which is insoluble in acetic acid, but freely soluble in dilute hydrochloric acid.

(*b*) Zinc gives a white gelatinous precipitate of zinc hydrate with potassium hydrate solution.

Tests for Arsenic.—(*a*) Arsenic is readily discovered by acidulating half a test-tube full of water with a few drops of hydrochloric acid, and allowing sulphureted hydrogen gas to pass into it. Should arsenic be present a yellow precipitate of sulphide of arsenic is produced, which is soluble in ammonium sulphide but insoluble in hydrochloric acid.

(*b*) Arsenical water will produce arsenureted hydrogen gas by boiling it with potassium hydrate and a piece of pure zinc. This gas blackens paper moistened with nitrate of silver.

(*c*) Reisch's test: Arsenical water acidulated with hydrochloric acid and boiled with a piece of bright copper will deposit a gray film of arsenic on the copper.

(*d*) Marsh's test: Generate hydrogen by the ordinary method of *pure* zinc and dilute sulphuric acid. To this add the arsenical water. Ignite the gas and apply to the flame a porcelain dish, upon which a black metallic mirror of arsenic is deposited.

Tests for Lead.—Lead forms a white precipitate of plumbic chloride with hydrochloric acid.

(*a*) By adding sulphureted hydrogen gas a black precipitate of plumbic sulphide is produced, which is insoluble in ammonium sulphide.

(*b*) Lead forms a white precipitate of plumbic sulphate with dilute sulphuric acid.

(*c*) Lead gives a yellow precipitate of plumbic iodide with potassium iodide, which is soluble in boiling water.

Tests for Copper.—(*a*) Copper gives a brownish precipitate of sulphide of copper with sulphureted hydrogen in an acidulated solution.

(*b*) It forms a pale-blue precipitate with ammonium hydrate, soluble in excess of either.

(*c*) In an acid solution copper gives a chocolate-brown precipitate with potassium ferro-cyanide.

To detect these mineral poisons in water it often becomes necessary to reduce, by boiling, a gallon or more of the suspected water to an ounce in order to concentrate the mineral salts.

Microscopic, biologic, and bacteriologic examinations of water should always be made whenever there are chemical indications of impurities present, as pathogenic germs such as typhoid bacilli may be proven present.

Should water become contaminated by the excreta from cholera or typhoid fever patients, it will respond to the tests for organic matter and to those for nitrites and nitrates and the albuminoid compounds. Microscopic and bacteriologic investigation will differentiate between the micro-organisms.

Mineral water usually contains chlorides, carbonates, sulphates, etc., of sodium, magnesium, calcium, etc., and as such are of considerable therapeutic value; but should ordinary drinking water from rivers, wells, and water-systems contain any of the foregoing impurities, it must be looked upon with suspicion, *and had better be boiled for half an hour before it is used for drinking purposes.*

Boiling will destroy organic impurities and the germs of disease, but it will not destroy the mineral poisons above named; hence, it becomes a matter of importance to have the water tanks and pipes made of iron, to avoid all lead, zinc, and copper contamination.

RECENT EPIDEMIC OF SMALLPOX.

By DR. W. J. HANNA.

Paper read before the Sacramento Society for Medical Improvement.

During the past year there have occurred in several of the Eastern States epidemics of a mild type of smallpox. The disease, from a diagnostic standpoint, was variously regarded by physicians, by men of science, by editors of daily newspapers, and by the victims of the disease; chickenpox, impetigo contagiosa, Cuban itch, Manila or doby itch, and smallpox were the terms applied. The diagnosis of chickenpox was perhaps the most common error made by physicians wherever the disease occurred. Next to chickenpox, impetigo contagiosa was the most common error.

It is said the disease was transmitted into the Southern States from Cuba, where it prevailed during the Spanish-Cuban War. From the South the disease spread to very many Northern States, and in every case it was so mild that the early cases were not recognized, and the affected persons were permitted to roam about at pleasure.

The first appearance of the present epidemic of smallpox in California was in February of the present year. A railroad conductor presented himself to Dr. Shoemaker of Truckee, who immediately recognized the disease and placed the patient in quarantine. His family, consisting of a wife, baby, and sister-in-law, were immediately vaccinated. The wife and sister-in-law, who had been vaccinated some four years previous, escaped the disease, but the baby, some two weeks later, was affected with a mild attack of variola. The patient supposed he contracted the disease in Ogden, Utah.

The next appearance was at Marysville. A cigarmaker who came from San Francisco developed a skin eruption. A few papules appeared on his face, which he says lasted about four days. He was not sick and did not see a doctor. A fellow workman in the cigar factory was taken ill with a papular eruption in a very mild form and was diagnosed chickenpox. Sixteen days after this his father, brother, and one sister were taken ill and developed well-marked cases of smallpox. Two young ladies who visited the above family were also affected. The cases were a mild type of variola, well defined. The houses were kept under most rigid quarantine as soon as the disease was recognized, and so far there have been twelve cases in Marysville, with no deaths. Five of the above cases had been vaccinated.

The disease next made its appearance at Rio Vista, and I am informed by Dr. Makemson that they have had twelve cases. One case, hemorrhagic, which proved fatal, vaccinated over twenty years ago;

two cases of confluent, very severe, never vaccinated; one case of confluent, vaccinated twenty years ago, and four cases of an ordinary type, and one case of varioloid, vaccinated within the past five years. In two of the families, each had a child about two years old; both mothers had smallpox, but the children were at once vaccinated and escaped the disease, although they were most thoroughly exposed.

Its next appearance was at Jackson, Amador County, and I am informed by Dr. Endicott that they have had in all about one hundred and fifty cases in about fifty quarantined houses. In only one case was death due directly to smallpox. Almost all the cases have been up and able to go about as soon as the eruption appeared. Two or three cases were abortive, all the symptoms being present, except there would be no eruption. In some cases the prodromal symptoms continued for seven or eight days before the eruption appeared. Some had no fever, and almost all had no secondary fever. A few cases had only from six to a dozen pustules. Only two cases required nursing. The first few families did not consult a physician. The doctor recalls only one case of the entire one hundred and fifty who had been previously vaccinated. Owing to the first lot of virus being poor, he did not have a good opportunity to study the effects of recent vaccination, except in a few cases where it exerted a beneficial influence. Very little pitting has been observed. While it has been a very mild form of smallpox, it proved to be very contagious. In one case of a nursing child two months of age, who had the disease in a mild form, the mother, who had been previously vaccinated, did not contract the disease; all the other members of the family had smallpox in a mild form.

Two cases of smallpox have been reported at Sacramento, two cases at Bakersfield, and one at Chico. A case was reported at Auburn, Placer County, last week, who came from Green River, Wyoming. It was stated that there were several cases in that town.

Major John Van R. Hoff, of the United States Army, in his report to the Surgeon-General, states that the most important sanitary work thus far undertaken by the Medical Department at Porto Rico was the vaccination of the whole population. Upon his arrival he found that smallpox was endemic, a condition common to Spanish-American countries, and resolved to endeavor to eradicate the disease. As a result, an order was issued from the Department that the inhabitants of the island must be protected from smallpox. Every resident who had not had the disease was to be vaccinated, and hereafter all infants must be vaccinated before reaching the age of six months. A sufficient corps of surgeons was appointed as directors of vaccination. A vaccine station was organized, the cattle being furnished for vaccinifers by patriotic citizens of Porto Rico. The total number of vaccinations reported was 786,290; cost, $28,536.17; the cost of vaccinating one person, $0.0234. The cost

of this somewhat unique undertaking was about equally divided between the United States and the Island, the former providing the personnel for the supervision of the work and a large share of those engaged in producing vaccine virus, together with all the materials and much of the transportation, while the latter contributed to the production of virus and its actual introduction into the arms of the population. The work was not accomplished without encountering difficulties and opposition, but they were not too great to be overcome, and the result justifies the undertaking. Between December 15, 1898, and February 11, 1899, 554 cases of smallpox were reported in sixteen different towns and villages. The disease existed in every direction, and was a constant menace to the people and to the material interests of the Island. In order to complete the work and continue it through the future, a vaccine station will be established under the auspices of the Superior Board of Health, and compulsory vaccination will continue to be enforced.

It is understood that the occurrence of smallpox among the troops in the Philippines gave rise in England, where the protective influence of vaccination was under discussion at the time, to the claim that as vaccination was compulsory in the United States Army and carried out under military rules, the presence of the disease among the men showed the inefficacy of the process. This claim of the opponents of vaccination is not well taken. On the contrary, the history of vaccination and smallpox in the United States Army suffices of itself to demonstrate that protection from the disease is proportionate to the care with which the protective operation is performed. Although smallpox has prevailed in many parts of the country during the past fifteen years, 1883 to 1897, and frequently with epidemic violence among the civil population in the immediate vicinity of military posts, there occurred only twenty scattered cases, of which four were fatal, in a mean strength of 25,000 men.

During the Spanish-American War the army was increased to 280,000 men. The medical officers who were present at the muster-in of regiments raised in the Eastern States and who expected to camp in the South and see active service in Cuba and Porto Rico, were probably more careful in seeing that the recruits were successfully vaccinated than the medical officers of the Western regiments, who did not have in anticipation an immediate exposure to infection. At all events, few cases occurred among the troops in Cuba or Porto Rico. On the other hand, a number of cases appeared among our troops shortly after their entry into Manila. These cases occurred mostly among men who had been visiting the huts of natives, in many of which smallpox of a very malignant character was prevailing. Orders were immediately issued that every enlisted man who had not been successfully vaccinated within the past six months was required to be vaccinated at once, and should the operation not prove successful, it was to be repeated at intervals of two weeks, or

as often as in the judgment of the surgeon in charge of the organization it was deemed necessary to fully protect against smallpox, but not less than three unsuccessful vaccinations from date of order would be recognized as sufficient protection. The vaccine virus received from San Francisco appeared to be inert in many cases, owing probably to heat and length of time occupied by the voyage. Some virus was obtained from Japan, but the best results were obtained ultimately from vaccine prepared by the Board of Health of the City of Manila.

These measures prevented the spread of the disease among the large number of troops quartered about Manila.

The command under my personal care at the outpost at Cavite was composed of the California Heavy Artillery, a battery of Wyoming Light Artillery, a troop of Nevada Cavalry, and a battalion of the Fifty-first Iowa Regiment. Each man was carefully vaccinated, and not a single case of smallpox developed at the outpost; while in the two remaining battalions of the Fifty-first Iowa Regiment, located at Cavite, four miles distant, there developed six cases of smallpox, with three deaths.

In contrast with these results of vaccination, isolation, and disinfection in accordance with modern sanitary methods, may be instanced the ravages of smallpox early in the present year among the Indians of the Moqui Reservation in Arizona. Many of these Indians resisted the efforts of the Interior Department to protect them and to prevent the infection from spreading to other villages. Two villages, aggregating 900 people, had been visited by the pestilence, which, owing to the opposition of the villagers, destroyed 184 out of 590 affected.

DISINFECTION.

[The State Board of Health is frequently asked by local Health Officers and others for instructions as to methods of disinfection. We cannot do better than reproduce an article on this subject from the report of the Indiana State Board of Health.]

It is impossible to lay too much stress upon the importance of careful disinfection of everything used by or around a case of smallpox in order to prevent the spread of the contagion and the subsequent reappearance of the disease.

The American Public Health Association recommends for general use what is known as its "Standard Solution No. 1," which is made by dissolving chloride of lime of the best quality in pure water, in the proportion of four ounces to the gallon, as being among the most effective agents for disinfecting excreta, vomited matters, etc. One quart of the above solution is to be used for the disinfection of a single discharge, or

if the discharge be copious, a larger quantity may be employed; for the disinfection of solid or semi-solid matters, a solution of double strength is recommended, viz: eight ounces to a gallon of water, and of this strong solution a quart is advised to be used for every four ounces of matter to be disinfected.

For use in cleansing the body of the patient or his attendants, the Standard Solution diluted with three parts of water may be used, or solution of chlorinated soda diluted with nine parts of water may be substituted. The last mentioned article (the liquor sodæ chlorinatæ of the U. S. Pharmacopœia), diluted with twenty parts of water, is recommended as a suitable agent for cleansing the entire surface of the body in cases of smallpox. A two per cent solution of carbolic acid may also be used for this purpose.

Soiled clothing is most effectually disinfected by means of boiling water, in which it should be plunged with the least possible delay upon its removal from the body or bed of the sick person, the boiling being continued for a half hour or more. If this be impracticable for any reason, the soiled articles may be placed in a two per cent solution of carbolic acid, in which they may remain until it is possible to treat them by boiling. It may be said that there is no known disease germ which will resist the effect of half an hour's boiling, and that boiling water forms one of the best, as it is one of the most readily obtainable, of disinfectants for almost all purposes. It must not be used, however, in connection with lime, or chloride of lime, cold water only being the proper solvent for these articles.

Undoubtedly corrosive sublimate is one of the most powerful and effective germ destroyers and disinfectants known, and in careful hands it may be used with safety. It is, however, highly poisonous in character, and is, therefore, deemed less applicable for general use than are the preparations already mentioned, over which it has but few advantages. Explicit directions for its preparation and use will, however, be furnished to any physician or health officer on application.

In case of death the body must be wrapped in a sheet saturated with a solution of corrosive sublimate, one to five hundred. Then envelop the body, including the head, in cotton at least one inch thick, and bandage completely. This being done, the body is to be immediately placed in the coffin or casket, which must be at once closed and not reopened. The burial should take place, if possible, on the first night after death, and should be strictly private. The body should never be transported farther than is necessary, and under no circumstances are funeral services to be held in its presence.

DISINFECTION OF THE ROOM.

When the apartment has been vacated by the recovery or death of the patient, both it and all things that have been in it during the sick-

ness must be disinfected. By far the best and safest course is to burn all bedding, clothing, and similar articles that have been in close contact with the patient, as well as all other articles that cannot be either thoroughly boiled or baked. For the room itself, and such things as cannot be thus disposed of or treated, fumigation with sulphur may be resorted to. To insure the efficiency of this, the articles to be disinfected must be exposed as fully as possible by hanging them on lines in the room. Every aperture in the apartment should be tightly closed, and not less than three pounds of sulphur should be completely burned for every thousand cubic feet of space to be disinfected. To secure this complete combustion of the sulphur it should be broken into small pieces and placed in a shallow iron pan, which is supported in a tub partly filled with water, or better, having a layer of ashes or sand in it to guard against fire. A certain amount of moisture should be generated in the room where sulphur is burned. A steaming kettle on the stove, or a few hot bricks in half a tub of water, will accomplish the purpose. After being thoroughly moistened with alcohol, the sulphur may be lighted, when the room should be at once vacated and closed, so to remain for at least twelve hours. After this the wall paper should be removed and burned, and the walls repapered or whitewashed; the woodwork, including the floors, should be well scrubbed with one of the disinfectant solutions already mentioned, and repainting or any other renovating measures deemed needful may then be carried into effect, after which the room may be returned to its customary uses. The Board believes that a solution of corrosive sublimate, one to one thousand, is the most effective in washing of woodwork, floors, etc.

DISINFECTION BY FORMALDEHYDE.

The room to be disinfected is sealed and prepared as usual for sulphur disinfection. All its surfaces are exposed as much as possible; closet doors are opened and their contents, together with the contents of the drawers, are removed, scattered about, and the drawers left open; mattresses are set on end; pillows, bedding, clothing, etc., are suspended from lines stretched across the room or spread out on chairs or other objects so as to expose all sides; books are opened and the leaves spread—in short, the room and its contents are so disposed as to secure free access of the gas to all parts as fully as possible. Upon this preparation largely depends the thoroughness of the disinfection.

For every one thousand cubic feet of space in the room is suspended, by one edge, an ordinary bed sheet ($2 \times 2\frac{1}{2}$ yards) from a line stretched across the middle of the room. Properly sprinkled this will carry without dripping five (5) ounces of formalin—the 40 per cent solution of formaldehyde—which is sufficient to disinfect one thousand cubic feet of space. As many sheets as necessary are used, hung at equal dis-

tances apart. The ordinary, rather coarse, cotton sheet should be used in order to secure rapid evaporation.

The sprinkling is done by means of a spray-producer, as it is found by long experience that the freest evolution of the gas, with the minimum production of paraform, is secured from very minute drops of the solution, individually scattered on the evaporating surface—not touching or running together.

When all is in readiness in the room, the disinfector ties a damp towel over his mouth and nose, and, beginning with the sheet farthest from the door of exit, rapidly sprinkles each sheet on his way out, being careful to spray evenly and no space more than once.

The evolution of the gas is so rapid that the air becomes irrespirable in about three minutes, so that quick action is necessary. It has also been found necessary to provide the operators with surgeons' rubber gloves to protect the hands and wrists from the spray.

The room is left closed not less than five hours, after which it opened up as freely as possible to light and air; the family is instructed to have all woodwork well scrubbed with soap and hot water or with the mercuric chloride solution, and the furniture and other objects thoroughly wiped off with cloths dampened with dilute formalin, one part formalin, twenty parts water.

Second Method.—If for any reason the above method of formaldehyde disinfection cannot be used, the following alternate method may be practiced:

Prepare the room as above described, except do not suspend sheets; then with a small sprinkling-pot sprinkle over carpet, floor, bed, furniture, and wall, a mixture of eight ounces of 40 per cent formaldehyde and one pint of warm water. Close the room for at least five hours, then open and thoroughly clean.

THE COLLECTION AND DISPOSAL OF SEWAGE.

By C. E. GRUNSKY, C.E.

Read before a Convention of Health Officers held in San Francisco under the auspices of the State Board of Health.

Mr. President, Ladies and Gentlemen: Sanitary boards are directly concerned in those problems which relate to the maintenance of dense population on relatively small areas without undue menace to health and comfort.

Not least among these problems are those which deal with the disposal of waste of all kinds.

The collection and disposal of sewage, a class of refuse and waste, diluted with water, is to be briefly noticed in this paper.

It seems to be generally accepted that water carriage of sewage proper, including excrement from the human body, offers the simplest and best means for a collection of this material, and it is not necessary to now reopen a discussion of the question whether it does or does not, particularly as the same never became an important issue with us. But it is well to remember that this question of dry or wet treatment was discussed with some acrimony in Europe, and that there are still many, even large cities, such as Glasgow and others, in which much of the fecal matter is collected in special receptacles and carted away at night.

It will suffice to say that water carriage is with us almost universally introduced just as soon as the water-supply will justify.

Sewage, then, is the water-carried waste from the human body, from the kitchen sinks, from industrial establishments and the like, and this, as in the case of other offal or waste, such as garbage, should be collected and disposed of in some way that shall not only render it harmless, but that shall give the least possible offense, not only to the community producing it, but to neighbors as well.

The quantity of sewage proper produced in any town or city, or in any selected district of any city, is limited. It is generally determinable, with a fair degree of approximation, from the water-supply, of which a large proportion after use in cleaning the human body, the utensils in and the surroundings of our establishments and homes, becomes the carrier of the waste.

The degree of dilution is not always the same; it depends upon local conditions, not the least of which is the water-supply, and it varies somewhat for the different times of the day. But these are all minor matters of comparatively small import when compared with the two main questions to be answered in connection with the sewage problem presented by every populous district: "How shall sewage be disposed of?" "How shall sewage be collected?"

The disposal of sewage should be such that there will be the least possible danger of disseminating or propagating disease germs, and that the least possible offense will be given to the senses.

A delivery into the ocean (provided winds and currents are such as to prevent the fouling of the beaches and of low, flat areas) is entirely unobjectionable; but in the nature of things very few cities are so situated that sewage can thus be disposed of.

The delivery into rivers, no matter what their volume of flow, nor how dilute the sewage, should be considered only a temporary expedient. Such delivery is always to be considered a fouling of waters which should be kept as pure as possible. This method of disposal is particularly objectionable when the river is a source of water-supply

for communities below the point at which the sewage is discharged into them. Nor should the fact that the State itself thus disposes of the refuse of some of its institutions—as at the Folsom State Prison—be held to justify other localities in treating the use of the river as a sewage recipient, otherwise than as a mere temporary arrangement to be modified as soon as sewage increases in volume sufficiently to make the fouling perceptible to the senses, or as soon as demanded by any locality whose water-supply may thereby be contaminated.

Marysville, on demand of Sacramento, should be compelled to dispose of its sewage otherwise than by dumping it into the Yuba River; the State, on like demand, should modify its system of sewage delivery into the American River at Folsom; Stockton and Sacramento should be restrained from pumping sewage into the San Joaquin and Sacramento Rivers on demand of any resident on the river banks below these cities.

But if thus restrained, then what?

This question of what to do with sewage in cases where its delivery into rivers is objectionable and no other place of outfall seems available has provoked most careful inquiry and has received careful consideration by many scientific boards. It has occasioned much discussion, and has led to remarkable and most welcome progress in sanitary science. The Rivers Pollution Commissions of England and the Massachusetts State Board of Health have been foremost in making the necessary scientific investigations, and it is through their efforts that a clear understanding has been reached of what is necessary to do to accomplish the desired end.

In the first place it seems clearly established that a mere dilution of sewage such as results when it is delivered into a river of large flow does not destroy disease germs. It merely disseminates or scatters them through greater volumes of water. And even when the partial oxidation of organic matter in flowing water is conceded, there still remains good ground for objecting to this means of disposal.

The first Rivers Pollution Commission of England was appointed in 1865, and in its reports emphasized the fact that purification of flowing water occurs only in exceptional cases, and that sewage cannot be discharged into any stream or its tributaries without menace to the health of those using its waters.

As the practice of discharging waste from industrial establishments of all kinds, as well as crude sewage, into rivers had become very general in England, this conclusion was not accepted without opposition—an opposition which undoubtedly came largely from those who did not wish to be burdened with the additional expense that would be put upon them if they were denied the privilege of dumping their refuse into the rivers.

The appointment of a second commission became necessary, which says, in one of its reports: "A very large proportion of the running waters of Great Britain are either at present dangerous (to health) or are rapidly becoming so." "When the sewage of towns or other polluting organic matter is discharged into running water the suspended matters may be more or less perfectly removed by subsidence and filtration, but the foul organic matters in solution are very persistent." "There is no river in the United Kingdom long enough to secure the oxidation and destruction of any sewage which may be discharged into it even at its source."

The conviction that water, once fouled, could not be purified by any method led at least one prominent sanitarian to the conclusion, some years ago, that water for domestic use should not be drawn from rivers at all, for it seemed hopeless to him to cut off all sources of possible contamination, even though crude sewage were carefully excluded.

By chemical treatment, often advocated, and as represented by numerous processes, it is possible to free the sewage of a portion of its organic matter. The amount thus removed in actual practice rarely reaches one half; it is generally only from one fourth to one third. The processes employed are varied, both as regards the chemicals employed and the method of handling the sewage. Sulphate of iron or sulphate of aluminum, together with lime, are the substances most frequently employed to produce chemical precipitation. The settling-tanks are generally arranged for either intermittent or constant service. In the latter case, now generally preferred, they are narrow—usually about 30 feet wide, and long, sometimes 600 to 1,000 feet. The sludge removed from those used for the treatment of London sewage, after concentration in secondary tanks, contains 90 per cent of moisture.

No practical chemical treatment has yet been discovered which does not leave considerable suspended organic matter in the effluent, and about all that can be said in its favor is that it effects a reduction of the amount of such matter and very often prevents fouling of a stream to that degree which renders it apparent to the senses. There seems to be no justification for turning the effluent from chemical precipitation works into a stream which is to be drawn upon as a source of water-supply.

Chemical treatment produces a sediment or sludge of so little manurial value that it is difficult to dispose of the same, even in England, where the value of manure is fully appreciated.

There are, however, cases where this treatment is justifiable. Its advocates some years ago secured its adoption by London, but the system as applied to that metropolis has not escaped unfavorable criticism. The sludge formed in the London settling-tanks is carried fifty miles to sea in specially constructed barges. The effluent flows into the Thames.

Once the conclusion was reached that neither by dilution with water nor by chemical treatment could sewage be made harmless, special attention was devoted to experiments with filters, and the work was so thoroughly done that the problem of their successful use, not alone in the matter of sewage purification, but also in connection with water-supply for domestic purposes, has been solved. These experiments, as conducted in our country under the immediate personal supervision of H. F. Mills of the Massachusetts State Board of Health, have attracted the attention of physicians and sanitarians in all parts of the world, and the conclusions reached are being verified wherever properly established filtration systems are made a part of sewage disposal works.

Without entering into detail, it may briefly be stated that in the upper layers of a mature filter—and it does not seem to make much difference what the nature of the material composing the filter is—the organic substances in sewage, all carbonaceous and nitrogenous substances which are subject to putrefaction and decay, are changed into harmless compounds. This change is largely due to chemical action facilitated by micro-organisms that have, not inaptly, been called "friendly microbes."

The action of a new filter does not become fully established until its upper layers are thoroughly colonized with these micro-organisms. Such colonization, however, takes place naturally and easily as a direct result of the application of sewage to a filter. Filtration not only reduces the carbonaceous and nitrogenous substances, but of the 500,000 to 3,000,000 bacteria per cubic centimeter in the sewage, very few are found in the effluent; or, better stated, the few found in the effluent are principally harmless varieties.

Furthermore, it was found that filters are practically permanent; that they do not require renewal; that an occasional raking of the surface layers is sufficient to prevent clogging; but that aëration, to be secured either by intermittent use or by forcing air through the filters to the material to be filtered, is necessary.

Much other information of practical value was collected in connection with these studies and investigations in Massachusetts, but as it has been fully published, it need not be further alluded to here.

The conclusion has been reached that the use of filter beds on a large scale, for the treatment of the sewage of interior cities and towns, and the delivery of the effluent, if any, into natural watercourses, is an entirely satisfactory and unobjectionable method of treatment. Moreover, practical experience has demonstrated that such conclusion is sound.

Berlin may be cited to illustrate this fact. The sewage of that city—30,000,000 gallons per twenty-four hours—is collected at twelve pumping stations, each of which receives the sewage of one of the twelve

districts into which the city is divided, and is by the pumps sent from from 6 to 12 miles in pipes, some toward the north and some toward the south, to two sewage farms, of which the combined area now in service is 11,000 acres. The sewage is delivered at the high points of these farms, and flows thence in open earthwork ditches to the tracts of land prepared to receive it. These tracts are planted in cereals, in grasses (timothy and Italian and rye grass), vegetables, trees, osiers, and other cultures, and are thoroughly underdrained. Soil drains are 16 to 30 feet apart and 3 to 4 feet deep. Cereals receive no irrigation with sewage after sprouting. Grasses are irrigated by broadcast flooding, the sewage being generally allowed to pass through broad, shallow trenches intended to intercept, to some extent, the suspended matter. The sludge thus intercepted, after being sun-dried, is ready for use as a fertilizer. The details of the management of these extensive sewage farms offer a great deal of interest, but cannot be discussed at this time; but this reference to the Berlin sewage farms is important, for the reason that they are a success. The effluent is clear, inoffensive, and harmless. Fish thrive in a pond filled with it, established for experimental purposes. It does not become foul in its flow through a natural channel to the river Spree, and does not in any sense foul the waters of that river. The managers of the farms and their families are domiciled on the farms, so are all the assistants and laborers. They form a population of nearly 1,600, and, according to careful statistics, preserved since 1885, the farms are remarkably free from zymotic diseases, and are otherwise exceptionally healthful.

These results are particularly noteworthy, because the establishment of the first sewage farm in 1874 to the northward of Berlin met with violent opposition. There were numerous complaints of damage done by overflowing sewage, and of offensive smells. These complaints led to action by the State prohibiting the further use of the sewage on the farm; but as a result of the investigation which followed, improved methods and management were recommended, and operations were allowed to be resumed, with highly gratifying results. Not only is the sewage satisfactorily and thoroughly purified by filtration on the selected tracts, but the farming operations yield a profit.

Allen Hazen, in a recent paper read before the Boston Society of Civil Engineers, in speaking of the possibility of so purifying sewage that its discharge into lakes or rivers which are sources of domestic supply will not be a menace to health, says: "Years ago, before the germ theory of disease was established, the possibility of purifying sewage in this way would hardly have been admitted, but thanks to the more recent German and English investigations, as well as to the experiments of the Massachusetts State Board of Health, it is now well known that it is entirely possible to accomplish this through the won-

derful purifying power of sandy soil under proper conditions; and it is actually a fact that the effluents from certain European sewage works, as well as from some of the purification fields in Massachusetts, are preferable, from a hygienic standpoint, to the public water-supplies of a number of large American cities."

Berlin is somewhat remote from California to be cited as an example worthy of imitation in the matter of sewage disposal, but it is one of those places where the success of the method seems to go unchallenged, and where the method employed, as will readily suggest itself, is one that should receive some consideration whenever it is necessary to determine how to dispose of the sewage of any of our interior towns.

The soil of the sewage farms near Berlin is a sand or sandy loam, but other soils have elsewhere been successfully used in the same way. Even in California, examples can be cited where sewage has been applied for many years to adobe land without giving the least offense.

Paris sewage, to the extent that lands for irrigation have been made available, is pumped from the sewer main upon these lands and the rest is discharged into the river Seine. Until quite recently less than one fourth of the sewage of that city was put on the land for treatment. The rest accomplished very thoroughly the fouling of the river Seine. It is understood that to the original 2,000 acres of land prepared to receive sewage, 25,000 more are to be or have already been added; and it is hoped that the same change in the condition and appearance of the Seine will be the result as has been recorded for the Spree at Berlin, which is now entirely inoffensive, and which, before sewage was purified, was almost as black and filthy as our own open waterway on Channel Street.

Again, quoting from Mr. Hazen's paper: "The German cities as a rule are situated upon much larger rivers than the English cities, and sewage disposal has not been so pressing a problem with them; but on the other hand, the conditions for disposing of the sewage upon land are much more favorable than in England, and the expense of carrying out the process is less; and now that the process has been demonstrated by many years' trial by the three cities (Berlin, Dantzig, and Breslau) to be a practical success, the Imperial Board of Health, which has great power in these matters, is insisting on the adoption of sewage purification in almost all cases where important extensions or changes in the sewerage systems are adopted. As everywhere else, it is difficult to prevent a city which has been discharging its sewage into a river from continuing to do so, particularly where the river is large enough so that no great nuisance is caused. But when a city wishes to extend its sewerage system or increase the size of its sewers and the project is sent to Berlin for examination and approval, then the board can take the position that the sewage should be purified, and it generally does so."

In this State there is comparatively little sewage irrigation, and so far as known none receiving that careful attention which is necessary to make the treatment of sewage for the purpose of completely destroying disease germs, which it may contain, an unquestioned success.

At Los Angeles the sewer main leads direct to an outfall into the ocean, but along its course sewage may be had for irrigation by any one desiring to so use it. Only a part of the city's sewage is now so used. The aggregate area irrigated near Los Angeles is about 3,700 acres.

At Pasadena about one half of a sewage farm of 300 acres is irrigated with sewage.

At Fresno the sewage is spread upon land 5 or 6 miles to the westward of that city; so also at Redding a sewage farm has been established.

In connection with every local sewage problem this question of disposal must be considered, and enough has been said to indicate that no fear need be entertained that the question cannot be satisfactorily answered. It is generally assumed that, depending upon character of soils and subsoils, from 200 to 500 acres per 1,000,000 gallons of sewage in twenty-four hours are necessary to successfully dispose of it when used for irrigation. But these figures are based upon experience in the East and in Europe, and should only be considered of value as indicating the result of the experience in a much more severe climate than that of this coast. The rate at which sewage may here be applied to land with satisfactory results remains yet to be determined.

Elsewhere than in California, and the exception might almost be restricted to San Francisco, it would seem almost superfluous to say anything about the collection of sewage, but we have grown to accept as an established fact and as a necessary evil a lack of system in this matter and a haphazard method of procedure that is really beyond comprehension. This statement applies with full force to this city, in a much less degree to our other principal centers of population, and under the circumstances it may not be amiss to say a few words on this subject.

Water carriage of fecal matter with other waste being accepted as an established condition, it becomes necessary to so construct the conduits as not to poison the air we breathe or the soil under foot. It becomes necessary, too, to determine whether the conduits for the sewage are to be made large enough for rain-water as well, or whether they are to carry only sewage proper. Here, again, local conditions must be well considered. It is sometimes possible to send rain-water over the surface of the streets in open gutterways to an outfall, but often this cannot be done, for the reason that its volume becomes too great. It must then be put into subsurface channels, which not infrequently are almost co-exten-

sive with the conduit system for sewage proper. The economy so often claimed for the separate system of sewerage rarely exists; on the contrary, when any storm-water conduits are necessary they, in conjunction with the sewers proper, may generally be assumed to cost more than sewers for the combined flow of sewage and storm-water.

It must be apparent at once that a city located like Alameda, which sheds water, like a duck's back, toward both sides, can well be sewered on the separate system without the use of any storm-water sewers: while in many portions of San Francisco the choice lies only between either a combined sewer or two complete conduit systems, one for sewage and one for storm-water only.

Conduits for storm-water only are not common in California, and they are not, under ordinary circumstances, desirable, because they would be practically out of service for long-time periods and would be extremely difficult to keep in a satisfactory sanitary condition; they may be fully as objectionable as large sewers adapted to storm-water flow and usually charged with a flow representing only a small fraction of their capacity.

The leaning of sanitary engineers at the present time seems to be toward small sewers on the combined system, with relief outlets for excessive storm-waters.

No inflexible rules can be laid down as to the best system of collection, but this system should be determined in each case by topographical features, climatic conditions, and the like, not uninfluenced by the predetermined method of disposal, as well that which may be adopted as a temporary expedient, as also that which is ultimately to be adopted.

Whether collected in separate conduits, or by any other system, the sewage once delivered into conduits must be carried to the outfall point. Ordinarily, this is accomplished in whole or in part by gravity flow. The conduits unite with each other, until finally the entire flow from a district—which under certain favorable topographical conditions may embrace an entire town or city—is in a single main. Often the flow of a series of main sewers is received into what might be termed an intercepting sewer.

Sewers are usually constructed along street lines, and this fact is to be taken into consideration in establishing street grades. The sewers are generally so designed that the sewage flows with sufficient velocity to reach the outfall point in so short a time as not to become putrescent, and to keep deposits from accumulating along the lines of sewers. All this seems simple enough, and when sewers are thus constructed, it would seem an easy matter to secure a proper ventilation and thorough flushing and to establish adequate systems of traps to prevent a flow of noxious gases from the sewers into dwellings.

But these simple principles are occasionally ignored to an extent surpassing belief, as illustrated in this city, in which about one fourth of

the population of the State—a population large enough to justify extreme sanitary precautions—is compressed into an area of about 10,000 acres, which is traversed in all directions by conduits built without system and reeking with filth. For forty years sewers have here been constructed without regard to volume of sewage to be disposed of. Their size seems to have been determined rather by the value of the abutting property, which was assessed to pay for them, than by the requirements of drainage. They do not form part of a system. There is not even an attempt, except in a few outlying districts, to effect the gradual convergence to main lines, but down-hill and up-hill throughout the length of each street the sewers extend, cutting through each other at every street intersection, and making it absolutely impossible to outline the districts which are tributary to the mains. Furthermore, there is a complete disregard of the fact that the sewage conduits should be built on proper gradients. The conduits are supposed to be placed 10 feet below street surface—an absurd requirement. Those descending steep hills lose their grade suddenly at each point where they flow 60 to 80 feet from one side to the other of cross streets. Then they pitch down to the next street, where, possibly, the outlet from a sewer—big in the crossing only—is 1 to 2 feet above the entering sewer on the other side of the street. Elongated pools of reeking putrescent filth are thus formed and lie scattered throughout the most populous parts of the city. Such sewers cannot be flushed out nor kept clean in any other way than by being in large part reconstructed. This is not an overdrawn statement and it is not the first time that it has been made, but no apology is needed for repeating it. The foul condition of our bay frontage, where our sewers terminate from block to block as they happen to reach the water-line, is known to everybody. The open waterway of Channel Street, as a former health officer, Dr. Henry Gibbons, in 1874, put it, "smells to heaven with a loudness and persistence that the strongest nostrils may not withstand and the disinfectants of a metropolis could not remove." The useless storm-water inlets and catch basins—15 per cent of which, in the heart of the city, are on gutter summits where no water can reach them—bring the evidence of the condition of the sewers to our sense of smell at every street corner, and serve to illustrate the absurdities that have been incorporated into the local sewerage works. Our winds are our salvation—without them the effect of the filth accumulations but a few feet below the street surface would be still more apparent in the disease records of this city. The hope, however, is justified that when due regard is had, by the municipality as well as by the individuals, to the advice and mandates of well-informed and progressive boards of health, an efficient sewer system will result, which, aided by the natural climatic advantages of this city, will completely banish zymotic disease.

SHOULD STATE BOARDS OF HEALTH BE GIVEN A CONTROLLING VOICE AS REGARDS PLANS FOR PUBLIC WATER-SUPPLIES AND SEWERAGE SYSTEMS.

By C. O. PROBST, M.D., Secretary of Ohio State Board of Health.

Read at a Conference of State and Provincial Boards of Health, held at Atlantic City, June 1 and 2, 1900.

The discussion of this question may take different directions, according to the point of departure:

First—Is it necessary that municipalities or private corporations should be subject to the control of a higher power as regards their plans for introducing public water-supplies or sewerage systems? Does such oversight or interference smack too much of paternalism?

Second—Should the State intervene only after a public water-supply has become polluted, and then by attempts to prevent contamination of the source of the supply rather than by requiring purification of the water consumed?

Third—If the State should control plans for water-supplies and sewerage systems, can it do it best through the State Board of Health or some other board or commission?

To show what is being done in this country and in Canada along this line, I endeavored to collect the laws of the various States and Provinces bearing upon the prevention of the pollution of public water-supplies, but was only partially successful. Most of the States and Provinces have enacted laws against such pollution, but none so far as I can learn, except possibly in some special case, has by a general Act prohibited the turning of raw sewage into sources of public water-supplies.

One might believe from the Ohio law on this subject that a practical manner to purify household sewage is to run it through an underground conduit. For instance, a poor night-soiler was arrested and heavily fined for dumping a barrel of night soil into a river within the limits of one of our cities, although some distance below the city proper, while thousands of barrels of the same matter were being discharged daily into the river in the heart of the city by its sewers.

It will hardly be disputed that the attempt to prevent the pollution of sources of public water-supplies by legislative prohibitive enactments has proved a failure. This may be called the do-nothing policy, which is the present policy of the great majority of our States.

Some States have attempted to control this question by granting powers to municipalities or to owners of waterworks to punish and prevent the pollution of their supply within certain distances. Ten miles is the limit in Ohio; Massachusetts, to whom we readily yield in this

matter, has placed the distance at twenty miles. Without discussing the wisdom of fixing these arbitrary limits, it may be said for Ohio, that the powers of this law are seldom, if ever, evoked. The States of both Massachusetts and Ohio have resorted to other methods to protect municipal water-supplies. It may be said that this plan of authorizing municipalities to protect themselves by the enforcement of laws against the pollution of public water-supplies has also, on the whole, proved to be a failure.

More than this may be said, for it can be shown that municipalities cannot be trusted at present to protect their citizens against the pollution of the water-supply by the municipality itself; and I will endeavor to show the necessity for some higher power to control plans for public water-supplies and sewerage systems. The examples to be cited in favor of State control will refer almost wholly to Ohio, because of my greater familiarity with conditions in this State, but it may be assumed that like conditions exist, to a greater or less degree, in other, perhaps all other States.

Before making reference to these concrete examples of municipal failure to guard water-supplies against sewage pollution, and as partly explanatory of existing conditions as regards water contamination, we should recall the fact that sewers were originally constructed almost wholly for the purpose of removing storm and subsoil waters, and hence the right or the wisdom of discharging them into the most convenient stream or body of water was not questioned. Later, when sewers began to be used for removing household, factory, and other waste matters, attention was directed to the possibly injurious effect of allowing such matters to enter sources of public water-supplies. At this time bacteriology was practically unknown, and the amount of organic matter in water was the sole measure of its purity. London's water-filters, constructed to remove this dead organic matter, by rare good fortune at the same time removed the larger part of living disease-producing organisms. At this time, too, but little was known of sewage purification, and there seemed to be no other way to dispose of sewage than to discharge it into water.

Custom, then, which is often stronger than law, gave to municipalities the apparent right to pollute streams with sewage—a right they have more or less successfully enjoyed to this day. True, the courts long ago denied this right. The statutes of most of our States, following the laws of England, forbid the pollution of streams, and our higher courts have upheld this law; but in spite of this the pollution of sources of public water-supplies by sewage goes on throughout our country.

The knowledge of the disease-producing properties of polluted drinking water is gradually spreading among the people. It is possible that the sanitary crusade in which State Boards of Health and sanitary

organizations are more or less actively engaged, will eventually create such an overwhelming sentiment in favor of pure water-supplies that municipalities can be safely trusted to make full use of the powers granted them by the State for self-protection. My contention is that this happy condition of sanitary enlightenment has not been reached, and that for many years to come a supervising power should be exercised by the State to protect its citizens against impure water-supplies.

The law requiring plans for waterworks and sewerage to be approved by the Ohio State Board of Health was passed in 1893. A few examples of plans executed by municipalities and private corporations before that time may be cited:

Lorain and Conneaut are small cities similarly situated upon the shores of Lake Erie. They pour their sewage into rivers which flow through them, and take water from the lake a little to the west of the mouth of the river, and not far from the shore line. The lake has a very slow current to the east, which ordinarily carries sewage away from the waterworks intake; but with the wind from the northeast, a frequent condition, the current is westward. Both cities have suffered severely from typhoid fever, unquestionably due to the pollution of their water-supply. Lorain introduced water-filters a few years ago; Conneaut has just done so, as a result of a severe epidemic of that disease.

Bellaire obtains its water-supply from the Ohio River at a point only a few hundred feet below the mouth of a small creek which receives nearly one-half of the sewage of the city. Prior to 1893 a new sewer district was formed, with the outfall sewer to this creek. The State Board of Health held a public meeting in Bellaire and urgently protested against this outlet, but had no authority to prevent its being placed there. All these years Bellaire has suffered more or less severely from typhoid fever, and continues to suffer.

Many similar examples could be cited.

It may be said that at the present time the public has been enlightened on this subject, and that municipalities, even if uncontrolled by the State, would avoid such serious errors. Let us see.

A few years ago the city of Cleveland annexed a village to the west, with the understanding that sewers would be provided for annexed territory. Plans for a sewer to empty into Lake Erie to the west of the city's water intake were presented to the State Board of Health. Cleveland was already suffering from a sewage-polluted water-supply, as shown by her typhoid death-rate. The proposed sewer would have very considerably added to this pollution. The State Board of Health disapproved the plans, which so incensed those in power that there were threats of having the State Board of Health abolished by the next Legislature. The *people* of Cleveland believed in the Board. The final result was the provision for a complete change in their system of sewer-

age, and a new water intake, which improvements, when completed, will unquestionably add greatly to the healthfulness of that city.

Another example in the same locality, and as recent as 1900, may be given to show that municipalities should be controlled in this matter of sewerage and water-supply.

Lakewood is a suburb of Cleveland, practically a part of that city, and Cleveland furnishes its water-supply. It is on the lake, and west of Cleveland. This hamlet came before the State Board of Health on several occasions with plans for sewerage, but always with the proposition to turn more or less crude sewage into the lake. While the danger of polluting Cleveland's water-supply was not so great in this case as in the one just given, examinations had shown that the lake currents would carry sewage directly toward Cleveland's new intake. Although it is to be about five miles from the proposed sewer outlet, this proposal was considered too serious a menace to Cleveland's water-supply to be approved. This led to several engagements between the State Board of Health and the hamlet authorities. Finally, when the Legislature met in January, 1900, a bill was introduced which would have permitted Lakewood to do that which the State Board of Health had said they should not do. And remarkably enough, the author of the bill is a citizen of Cleveland. The bill, it may be said, got no further than a committee hearing, and Lakewood has since presented plans for sewage-purification works.

Columbus has been planning a new water-supply for several years. It is proposed to obtain it by constructing a storage dam in the Scioto River. That this supply in its natural state would be unsafe, must be admitted by any one who will study the reports of the State Board of Health upon the condition of this river. The Board has approved plans for this new supply, but with the provision that it shall be filtered to the satisfaction of the Board. One of our daily papers took up arms against filtration as an unnecessary expense. A former administration showed decided hostility to this provision of the Board, and while the present administration seems to have accepted, and perhaps favors it, it may be considered as doubtful whether the new supply will be filtered unless the State Board of Health continues to insist upon it.

It is scarcely necessary to further illustrate the need for State control of municipal action in this matter of public water-supplies, and if municipalities which own their own waterworks should have a controlling oversight, it is even more necessary in the case of private water companies, whose interest is a purely financial one. It is true that these private companies are beginning to realize that it is a bad investment to introduce water which an enlightened public may shun on account of suspected or known pollution, and that they must pay greater attention to the question of purity.

One other phase of this subject should be at least mentioned. Any one who has had occcasion to know the true inwardness of municipal government will realize the dangers lurking in schemes to improve (?) the water-supplies of large cities. Vicious politics will often enter into such a question, and the most daring attempts are made to foist upon the public some plan for a new water-supply which no State Board of Health would approve.

If it be granted that the State should control the purity of public water-supplies, how can this best be done?

Some of the States have given to their Boards of Health, or some other body, the authority to make and enforce rules and regulations to protect the purity of municipal water-supplies. This authority, in some cases, may even extend as far as to require the introduction of sewers, or sewage-purification works. The secretary of one of our State Boards of Health informs me that such a law, which has been in force for some years in his State, has been inoperative and practically a dead letter. In one of our large Eastern States, such a law has, apparently, given good results.

As the fundamental principle of sanitation is that prevention is better than cure, the true policy would seem to be to prevent the introduction of a polluted water-supply; and where no other source of supply is to be had, to require either the purification of the supply or the removal of sources of its contamination at the time of its introduction. That is, the State should approve all plans for public water-supplies or sewerage systems before they are introduced.

This looks only to the future. For the fullest protection of its citizens the State should have regard to both of these things. It should protect existing water-supplies by removing, as far as possible, sources of contamination, and it should allow the introduction of no supply that is already polluted. The laws of New York and the recent Act of the State of New Jersey are based upon this principle.

The Act of New Jersey brings forward the third proposition laid down, viz: whether the State Board of Health or some other agent of the State should control plans for water-supplies and sewerage. New Jersey has created an independent sewage commission, which appears to be made the guardian of practically all the fresh waters of that State.

It is perhaps hardly proper that an interested party, representing, as the author does, a State Board of Health, should attempt to discuss the question of whether the State, in protecting water-supplies, should exercise its powers through its State Board of Health or some independent board or commission. And yet this question is one of much importance, in view of the fact that Massachusetts, New York, New Jersey, and Ohio are the only States that have assumed control of plans for waterworks and sewerage, and of the great probability that other States will in the

near future take similar action. Perhaps I can do no better than to quote from a recent letter received from Mr. M. N. Baker, associate editor of the "Engineering News," one who is well known to the sanitary and engineering world as having given much attention to this subject, and who may be supposed to be unprejudiced. He says: "You wish to know my opinion of the relative merits of placing this work in charge of State Boards of Health as against separate commissions. Like most other questions of public policy, this one really needs to be considered in connection with local conditions in each State. As a general proposition, I should favor giving the work to State Boards of Health. First, because I think it desirable never to create a new commission when there is one in existence which can do the work; and, second, because the duties in question are distinctly in the line of health work. Besides this it is difficult enough, as you and I know too well, to get money for sanitary work from State Legislatures, and in most cases, I think, a given sum would go further if intrusted to a State Board of Health already in operation than if turned over to a new commission. Every State Board of Health, of course, should have a competent engineer, chemist, and bacteriologist, and any separate commission designed to protect public waters requires the same. Two forces of scientific men might in most cases be combined with a saving."

I will not attempt to add anything to this argument in favor of State Boards of Health.

Assuming that the State Board of Health should have controlling action for the protection of existing water-supplies as well as those to be introduced, there remains one or two questions of interest to be discussed.

Berlin has shown us the possibility of disposing of large quantities of sewage upon land, but it seems probable that our watercourses must forever continue to receive sewage. The engineer, assisted by the chemist and bacteriologist, has shown us that in many cases this may be done without much danger; but it is here that municipalities fail in their duty. The need for sewage-purification works is seldom much felt by the municipality contributing the sewage. It is some municipality below that receives the injury; and it is seldom that we find a municipality willing to tax itself for the sole benefit of another.

The question of who should pay for sewage-purification under such conditions is open to argument. The city discharging sewage into a stream may contend that if a city below wishes to use the stream for a water-supply it may render such water safe by purification; and that, as its citizens are the ones to be benefited, they should be willing to pay for it.

The laws of New York give recognition to this principle, by providing that the expense of protecting public water-supplies by introducing

and maintaining sewerage and sewage-purification works, or by other means, shall be paid by the municipality or corporation owning the waterworks to be benefited. The cities of New York, Brooklyn, and Utica have spent considerable sums for this purpose. The city of Boston, Massachusetts, to protect its water-supply, paid the cost of installing sewerage and sewage-purification works for several towns within the territory of the watershed furnishing its supply.

While at first glance there is much to be seen in favor of placing the costs of sewage-purification upon those directly benefited, further consideration may lead us to an opposite view. A fundamental principle of law is that no individual has the right to use his property in such a way as to interfere with the rights of another person, at least without the payment of proper damages. No one has a right to cause or maintain a public nuisance. (Observation shows us how very frequently these rights are ignored.)

Take an example under the New York law. A city of 10,000 inhabitants, upon the banks of a river, has no available public water-supply except such river. A few miles above, a city of a half million inhabitants is discharging unpurified sewage into this stream. Owing to unfavorable natural conditions the cost of satisfactorily purifying the sewage of such city will be a million of dollars, or one hundred dollars for each man, woman, and child in the city below. In addition, this smaller city must pay the operating expenses of the purification plant.

The result would inevitably be that this city will continue to use a grossly polluted water-supply, or it must purify it. We will return to the latter proposition further on.

If, as I maintain, sewage which enters sources of public water-supplies should be purified, it is evident that in many instances the cost of purification cannot be undertaken by those directly benefited.

There would seem to be cases where an equitable division of the cost between the two communities interested would be the fairest for all. It would be difficult, perhaps impossible, to lay down any hard and fast rules for such a division. The merits of each case would doubtless have to be passed upon by a proper court of equity. The question will often be one of interstate interests. This is manifestly so in Ohio as regards water-supplies taken from the Ohio River. National interference will be required in such cases. This is proposed in a bill by Mr. Pearre, now before Congress.

That municipalities cannot always be depended upon to protect their citizens against polluted water-supplies has been shown, I think, by examples already cited. I will not attempt to explain why communities are seemingly content to suffer year after year from losses caused by a polluted water-supply. The ignorance of the masses and the hostility of the wealthy classes to improvements which increase taxation

enter into it. The latter can largely protect themselves against polluted water by house-filters, the purchase of table waters, etc. The purification of public water-supplies is truly a philanthropic measure, and one that should receive more attention from those who are laboring for the masses. In Ohio it requires a two-thirds vote in favor of expenditures to improve a municipal water-supply—at least, if any considerable sum of money is necessary—so that a measure of this kind often fails even when the majority are in favor of it. The Ohio Legislature has just enacted a law which permits municipalities to issue bonds for sewage-purification when the majority of those voting upon the proposition vote in favor of it. It would be an excellent thing to broaden this law so as to include water purification.

Something more than this is demanded, however, if we would protect our people against water-borne diseases. The State should be able, it seems to me, to compel municipalities to give needed protection to their citizens. Whenever the State Board of Health shall have proved to the satisfaction of a proper court that a public water-supply is polluted and the cause of disease, such court should have authority to require the necessary changes and improvements to be made. If the pollution is caused by the sewage of a neighboring municipality, a reasonable time only should be given such municipality to make proper disposition of its sewage. If, in addition, the water-supply in question should be purified, an order to that effect should be within the discretion of the court. The court should also equitably apportion the cost of these improvements between the two interested communities. Federal courts should have the same authority where interstate questions are involved.

A strong plea in favor of such control by the higher powers may be found in the fact that a city having a polluted public water-supply constitutes a menace to the entire State, or even to the whole country. A good many outbreaks of typhoid fever in different places in Ohio have been traced to Cincinnati or Cleveland. A man who contracted typhoid fever in Cleveland came down with the disease in one of our villages which had been practically free from it for more than twenty years. He started an epidemic in that village which was of yearly occurrence for a period of ten years, causing many deaths in that time, and which was arrested only by radical measures to protect the ground-water against pollution. Many examples of this kind have come to my knowledge, and they are, doubtless, constantly occurring, although unnoted. Was not the great Plymouth epidemic of typhoid, with its thousand and more victims, traced to a man who contracted the disease in Philadelphia?

A polluted water-supply is not, therefore, a purely local question; it is more or less a danger to all our people.

A different plan, as already suggested, should be followed as regards municipalities or corporations that are preparing to place crude sewage into waters now used for domestic purposes. In these cases there is good reason for absolute prohibition without proper purification of the sewage or other polluting matter. There is no retroaction in the enforcement of such a measure, and no invasion of rights, fancied or real, acquired by the long use of a sewer outlet. It is, furthermore, eminently practicable to prevent further pollution of public water-supplies. Ohio has had but little trouble in doing this since the passage of our Act of 1893, but it has been possible to do comparatively little in removing sources of pollution that existed prior to that time.

Altona is often cited as an example of the possibility of purifying a water grossly polluted by sewage; and the fact is often quoted that her filters protected her against the cholera epidemic from which Hamburg suffered in 1892. From this it is argued that sewage purification is unnecessary, and that each municipality may protect itself by filtering its water-supply. It will be remembered, however, that there was a slight outbreak of cholera in Altona at this time, and that Koch traced it to one of her filters which became frozen while attempting to clean it in cold weather, and allowed polluted water to pass through.

The lesson to be learned from this is that we should not depend altogether upon water purification to protect us against water-borne diseases. We must also protect public water-supplies against contamination. Sewage purification has not yet reached that perfection which makes it safe to turn the purified sewage into a stream used farther down for a public water-supply. This is true, at least, within certain distances, which, perhaps, no one would wish to accurately determine at this time.

To the question, then, "Should State Boards of Health be given a controlling voice as regards plans for public water-supplies and sewerage systems?" I would unhesitatingly answer Yes, and in addition would urge that they be empowered to protect communities against dangerously polluted water-supplies already in use.

DIPHTHERIA; ITS RESTRICTION AND PREVENTION.

Diphtheria is so frequently malignant and fatal in its effects that the State Board of Health, in the exercise of its functions in the restriction and prevention of disease, deems it necessary to furnish the public with information with reference to the manner of its propagation, coupled with such suggestions concerning the best known methods of limiting

its progress as any person of average intelligence may easily put to practical use.

It should be generally understood that diphtheria is a contagious and infectious disease, which attacks by preference the young, and especially those whose vital resistance has been reduced by exposure to filth, uncleanliness, the emanations from sewers, drains, and all unsanitary influences.

HOW DIPHTHERIA IS CONTRACTED.

The infectious substance of diphtheria is conveyed from the mouth, nose, air passages, and discharges from the bowels of those who have the disease. It is believed, with some reason, that the perspiration and urine may contain it. Domestic animals, such as cats, dogs, chickens, and tame pigeons, are credited with carrying the disease from one person to another, either by having the disease themselves, or because of having been handled by persons who were afflicted with it. It may be transmitted in water, milk, or other liquids, or in food or clothing, or by kissing a person who has a sore throat, without suspicion that it is diphtheria.

The secretions of the mouth and nose of a diphtheritic patient, mixed, as they must necessarily be, with the exudative deposit, are often allowed to fall upon the bedclothes and carpets, where they dry and remain for an indefinite length of time. These are liable to be detached by the friction of the fabric, or the shuffling of feet upon the floor, when the poison rises as dust in fine particles, and lodges in throat, nose, windpipe, or stomach of the person who may respire the air so contaminated.

Some persons have so much vital resistance to disease that it does not take root and develop. Others, however, have the susceptibility to its growth and fatal effects.

It should be remembered that a malignant form of the disease may be contracted from a person having it in a very mild form.

Exposure to an atmosphere contaminated by the body of a person who has died of diphtheria is extremely dangerous.

RULES AND PRECAUTIONS TO BE OBSERVED BY ALL WHO COME IN CONTACT WITH DIPHTHERIA.

1. Whenever diphtheria is known to be in the neighborhood, all children with sore throats should be kept apart from other children until a competent physician has determined that the sore throat is not diphtheria.

2. A person with diphtheria should be placed in a room in the upper story of the house, if convenient, as remote as possible from direct communication with others, and access should be denied to all but the necessary attendants. All superfluous furniture, including carpets,

curtains, clothing, and books, should be removed from the apartment. There should be free ventilation, without draughts.

3. A card with DIPHTHERIA printed in large type should be placed in a conspicuous position on the house, and no child should be allowed to enter.

4. No food or drink that has been exposed to the atmosphere of the sick-room should be used by well persons, and the dishes used in the sick-room should be washed separately.

5. Neither the bedclothes nor the patient's body linen should be mixed with other soiled clothes or admitted to the general wash until they are first disinfected.

6. No person recently recovered from diphtheria should attend school, church, or other public assemblies, until declared by a competent physician to be no longer capable of transmitting the contagion.

7. Under no circumstances should a public funeral be held of a person dead of diphtheria. Neither must children be permitted to attend. Upon this point health officials cannot be too firm and unyielding. All personal considerations and sentiment must be subordinated to considerations of public safety.

The importance of this course should be explained by the medical profession to clergymen of all denominations, and their influence and coöperation earnestly solicited, in order that the objections and prejudices of the careless and uninformed may be more easily overcome.

DISINFECTION.

As the discharges from the nose and throat are highly contagious, they should be received on cloths, which should be immediately burned. The urine, vomited matter, and discharges from the bowels should be received in a vessel containing a solution of chloride of lime in the proportion of six or eight or more tablespoonfuls in a gallon of soft water. They should be allowed to remain in this solution at least fifteen minutes before being deposited in a privy vault or water-closet.

DISINFECTION OF CLOTHING AND PREMISES.

The soiled linen, clothing, and towels should, if possible, be boiled in hot water for thirty minutes before leaving the room; but if this be inconvenient, a solution of sulphate of zinc (white vitriol) should be made by dissolving half a pound of the zinc with six tablespoonfuls of common table salt in a gallon of water, in which the clothes should be soaked two hours before being washed.

Some physicians may recommend solutions of sulphate of iron (green copperas) instead of a solution of chloride of lime, and a solution of corrosive sublimate or carbolic acid instead of sulphate of zinc.

It has been demonstrated, however, that copperas is not properly a *disinfectant*. It is an excellent antiseptic, arresting putrefactive decomposition, but it does not destroy the vitality of disease germs or the infecting power of materials containing them.

Corrosive sublimate solutions are poisonous, and when used should be kept in earthen, glass, or wooden vessels, and should invariably be labeled POISON.

Carbolic acid is also poisonous, and, like chloride of lime, is sometimes objectionable on account of its odor.

The chloride of lime solution for the secretions and dejections of the body, and the zinc solution for the clothes and linen, will, perhaps, be the most economical and easily obtained for general use, and will prove sufficient and satisfactory. The use of any of these agents must be determined by the attending physician.

The attendants should observe scrupulous cleanliness of hands and clothing. They should not appear in public until after having first changed their clothes and otherwise removed all possibility of carrying the contagion.

In case of death, let the body be wrapped in a sheet which has been soaked in the zinc solution, and encased in a tight coffin. The interment should be private, and in no case should the remains be exposed to view.

The room which has been occupied by the sick should, after death or recovery, be effectively disinfected.

Articles which cannot be washed or boiled should be exposed to dry heat at a temperature of 230° Fahrenheit for three or four hours, the articles being freely exposed and not folded or piled up. Otherwise, the room and its contents must be fumigated by the fumes of burning sulphur.

FUMIGATION WITH SULPHUR is performed by first closing doors and windows and all apertures through which the gas might escape. Then the floors, walls, and furniture must be thoroughly dampened. For a room ten feet square, three pounds of sulphur, in fragments, are placed in an iron pan supported by bricks placed in a tub containing a few inches of water. The sulphur is then moistened with alcohol and set on fire. When well ignited, shut the door and keep the room tightly closed several hours. When sufficiently fumigated, open the room freely to the air until thoroughly ventilated, when it will again be fit for occupancy.

In addition to these precautions the cellars, privies, water-closets, cesspools, drains, sewers, and all other probable sources of filth, should be cleansed and treated to a solution of copperas. Stagnant water should be drained. Let the sunshine into the rooms of the houses, and remember that pure water, pure air, and sunshine are the greatest natural preventives of contagious diseases.

These, in short, are the rules most generally adopted in the restriction of this destroyer of the young. They are as briefly stated as may be consistent with clearness, for there must be a comprehension of their scope and purport in order to exercise that influence and good which is the object to be attained.

Much more might be added, but this would lead to the consideration of medical subjects not deemed essential in directions for the guidance of the general public.

For information concerning the treatment of diphtheria it is necessary to look to the attending physician. He should supply you with this or some other pamphlet containing like information, which few busy practitioners have the leisure to verbally explain, and which few persons would be likely to remember.

The foregoing methods, modified by the attending physician to meet the exigency of the case, may be employed in all contagious diseases.

THE DANGERS ARISING FROM PUBLIC FUNERALS OF THOSE WHO HAVE DIED FROM CONTAGIOUS AND INFECTIOUS DISEASES.

The State Board of Health of California, realizing fully the benign influence of the reverend clergy of the State, and having a high appreciation of their functions as leaders and teachers of the people, would especially invoke their influence and coöperation in the instruction of the public in the principles of health and its preservation. Because of their general intelligence and widespread professional influence, they can exert greater *personal* influence than any other class or profession. Their visits are always missions of consolation and mercy. Unlike other professions, these duties are performed without fee or reward. There is thus engendered a confidential reverence for those so forgetful of self as to be ready at any and all times to speak words of hope, courage, and trust, when light has departed from the household and despair sits perched upon the family altar.

It may be superfluous to call the attention of so intelligent a class of men to a subject on which nearly all may have formed well-defined opinions; but having in mind the closeness of the pastoral relation to human life, the social standing of families, and the reciprocal feeling among friends and neighbors, it is deemed necessary to reinforce their convictions of what is proper to do, by the conversion of such convictions into custom and law.

The Board, therefore, respectfully asks the attention of ministers of all denominations and of every order to the practice of holding public funerals of persons who have died of contagious or infectious diseases. In many cities and towns there exists a municipal regulation or ordinance prohibiting a public or church funeral of any person who has died of Asiatic cholera, smallpox, typhus fever, diphtheria, yellow fever, scarlet fever, or measles, and directing the family of deceased to limit the attendance to as few as possible, and to take all precautions to prevent the exposure of other persons to contagion or infection. The person authorizing the public notice of death is also required to publish the name of the disease which caused the death of the person whose funeral is to be held. Where such local regulations are in force the clergy are relieved from the painful duty of refusal to perform such services.

Many amiable and otherwise well-informed people will importune the minister to officiate at a public funeral of a precious child that has died of diphtheria or scarlet fever. They cannot or will not understand that a compliance with the request endangers not only the lives of those present, but also the lives of the children of the kind pastor, who would not inflict pain by refusing, and of the children of sorrowing friends who inspect the remains in the casket, and follow them to the grave. It is to prevent such consequences that the suggestion is made that those of the clergy who live in cities and towns should so use their influence with the municipal authorities as to induce them to adopt an ordinance restraining any one from officiating at a public funeral in case of death from contagious diseases.

It is believed that considerations of personal and public safety need not be urged in support of the vital necessity of such action when addressing the clerical profession. If it were necessary to cite authorities to convince them that contagious diseases may be communicated by exhalations from the bodies of the dead, as well as by contact with living persons afflicted with the disease, they could be furnished without number. This would be the universal testimony of medical men. But it is considered unnecessary to furnish and multiply instances of infection and fatal results arising from public funerals in the case of contagious diseases. The principal thing is to refuse to hold such public services, no matter what the social standing of the family of deceased may be. Objections may arise to what at first may appear to be an extreme course. There is planted deep in the human heart a desire to honor the dead, and there are unfortunately many who think this can best be shown by a public funeral. They believe that to neglect public funeral rites is to manifest a lack of proper regard for the memory of the dead.

At this moment, when an atmosphere of sorrow and gloom pervades the home, considerations of safety for the living are apt to be received

with indifference and contempt. Whatever is said to the bereaved relatives at such a time, must be spoken with the utmost gentleness. But they must be instructed as to the duty of subordinating their wish to honor the dead, to the duty of preserving the health and lives of the living. It is believed that most persons will yield in this matter if properly advised. But if any are unreasonable, and insist upon public funeral rites with an apparent disregard for the safety of others, the police power of the municipality or the State should be invoked to teach such persons that it is a high moral duty to forego their preference, and to subordinate their individual desires that the welfare of the community may be conserved. Fortunately, in California, sanitary legislation has been such as to invest cities, towns, and sanitary districts with all the powers needed for the protection of their respective localities. But, as all know, such laws depend in a great measure upon public opinion for their enforcement. The sentiment of the community must be taken into account, and as the affairs of funerals have been almost entirely delegated to the church, ministers of the gospel stand in a position to explain to the people how it is possible to manifest proper and fitting respect for the dead without disregard for, and danger to, the living. Not only should it be explained that it may be contrary to law, but that it is also thoughtless and selfish for the members of one family to insist that persons from many other homes shall be subjected to the danger of infection, in order that a public funeral service may be held over the unconscious remains of one who can neither be benefited by it nor injured by its omission. The clerical and medical professions agree on all important questions relating to the preservation of human life and the betterment of humanity. It is certainly desirable that the two professions that have to deal with the hopes and fears, the joys and sorrows, the life and death of mankind, as an inseparable function of their office, should enjoy each other's confidence and earnest coöperation in any measure calculated to ameliorate the condition of the human race.

CONSTRUCTION AND VENTILATION OF SCHOOL BUILDINGS.

By HORACE COOK, Architect and Supervisor, Philadelphia Public Schools.

Read before the State and Provincial Boards of Health.

Mr. President and Gentlemen: The facts which I present to you this afternoon are the results of my experience during the past fifteen years in the employ of the Board of Public Education in the city of Philadelphia, and while I have not had the pleasure of visiting the

different cities of this country to study the construction and hygienic conditions of their school buildings, I am satisfied that the same questions and difficulties of solving them confront the school architect, no matter for what part of the country he may be planning the building.

The title of this paper suggests three different phases of the subject, and I will speak of them in that order.

FIRST—PLAN AND CONSTRUCTION.

With us the plans of the various buildings differ but very little in their general features, and we are governed almost entirely by the amount appropriated for the building. These features are the class-rooms, teachers' rooms, coat-rooms, halls, stairways, and fire-escapes.

The class-rooms are of a uniform size, excepting where the character of the lot compels a variation; they are 24 feet wide by 32 feet long by 13 feet high, making the cubical contents 9,984 cubic feet. For convenience in figuring we always speak of them as containing 10,000 cubic feet; as these rooms are always furnished with fifty desks, we have 200 cubic feet of air space to each pupil.

I have known these rooms where the building was overcrowded to have as many as ninety children in them at one time, but fortunately this is the exception and cannot be used as an argument to decrease the size of the rooms, as the organic matter soon becomes perceptible to the sense of smell. They are arranged in series of four or five and are divided by sliding partitions, made up of large doors hung at the top, which are very easily moved. These doors are paneled at the top and bottom, and the center is filled in with double-faced slate, thus furnishing blackboards for each of the two rooms that they divide when they are out in position.

This is a distinctive feature of the Philadelphia school building, and to my mind a very good one, for by simply pushing these doors back into a pocket between the coat-rooms, you turn four or five separate rooms into one large one that may be used for assembly or lecture purposes.

The lighting of the class-room is a very important matter, and it seems to be the consensus of opinion of the medical profession that the ratio should be about one foot of glass surface to five feet of floor surface, which rates we take as our guide in laying out the windows. In many of our rooms, however, we have as high as one to four.

I do not think it is possible to provide too much light, as it is a very easy matter to cut it down by means of shades or inside shutters, while it is impossible to increase it after the building has been completed.

In every building there is provided on each floor for the teachers two rooms, one fitted up as a toilet-room, the other as a library or dining-room. These rooms have generally been about 16 feet square, but as a

few of them are used as class-rooms in overcrowded buildings we have reduced them in size to about 12 feet square.

Each class-room is provided with a separate coat-room of sufficient size to provide ample accommodation for the hats and coats of the pupils using the class-room, and is so arranged that in entering the class-room you may pass direct or go into the coat-room and from there to the class-room.

The hall in our buildings is a distinctive feature, and extends the full length of the building. The class and coat-rooms are on one side and the stairway and fire-escape on the other, with several windows to give light. At the ends of the hall there is usually a class-room on each side.

The stairways are always large, and are built with treads of 11 inches and risers of 7 inches, making them very much easier than the ordinary stairs.

The fire-escape has heretofore been built of brick and stone, but owing to a disposition to economize, I have planned the last buildings with an iron one, which is the same as the inside stairways, except that it is built of metal and is entirely open.

The construction of the buildings is of the very best, both as to workmanship and materials; and this I think is as it should be, for I have always thought that public work should be an example in this respect. Then, again, it is far the cheapest in the end, as the cost for repairs is reduced to a minimum.

SECOND—HYGIENIC ARRANGEMENTS.

For the convenience of the teachers, in the toilet-room on each floor there are placed a water-closet and a washstand. The closet is a flushing one of the highest grade, and the washstand is provided with hot and cold water. A similar arrangement is placed in the cellar for the use of the janitor. In the hall on each floor is placed a tap and large sink for the use of the pupils, to enable them to get water without going outside of the building.

One of the most troublesome questions in connection with the planning of a school building, and one that requires the most careful consideration, is the proper arrangement and kind of toilet facilities for the pupils. I think we can show you in Philadelphia examples of every known means for the disposal of fecal matter, from the original cesspool to the modern flushing range, including the crematory and dry closet, and in my estimation the absolutely perfect system is yet to be devised.

The cesspool we are still compelled to use in the outlying districts where there are no sewers.

The dry closet was represented to be the most perfect method that had yet been invented for the disposal of waste matter, as by this means it would be dried so thoroughly that all that was necessary was to touch a match to it and it would be completely consumed, leaving nothing but a few ashes, which could be thrown into the ash heap. In practice, however, we have found it far from what was anticipated, and its use has been entirely abandoned.

The crematory was introduced in two of our buildings, but was found so objectionable that it has been removed from one of them, and I expect it will be necessary to take it from the other before very long.

Flushing ranges have been placed in the buildings erected last year and called for in those now under contract. This is an improvement on the dry closet, and would, I think, be entirely satisfactory were it possible to keep the water-closet rooms warm at all times; but this is impossible, as it would be necessary to have the janitor at the building night and day to maintain the heat.

Last winter there were sent to the officers constant complaints of their freezing up, and as it is not always possible to obtain the services of a plumber when you want him, there was often delay in getting them into operation.

For these reasons their use has been abandoned, and we have gone back to the use of a latrine that we designed some years ago. This latrine is the result of our own experience in replacing the cesspool in old schools with a flushing arrangement connected with the sewers.

Many of our outbuildings being too good to be torn down, we therefore filled the wells with dirt, covered them with flagstone, and built a trough under the seats with brick sides and bottom, plastering the exposed sides with cement, thus forming a large tank or cistern, which was provided with an outlet and overflow connected with the sewer, allowing for a depth of about two feet of water when the outlet was closed. When the outlet was opened the water ran out with a rush, carrying with it any filth that had accumulated. This idea worked very satisfactorily for a few years, or until the cement and brick walls commenced to crack from different causes, making places for the leakage of water which we found almost impossible to stop. It was then suggested that we have a large tank made of cast-iron and place it in the bottom of these troughs and see how that would answer. This we did, and have been using them with a great deal of satisfaction for many years. These tanks vary in size from single ones 16 inches wide, 2 feet deep, and 6 feet long, to double ones 26 inches wide, 2 feet deep, and 10 feet long. We use some single ones as long as 16 feet. These tanks we place about 2 feet below the floor level, so that the water will not freeze, connecting the bottom of one end with the drain pipe, and placing a water discharge pipe at the top of the other end to provide a continuous flow of water when wanted and to wash it out when empty.

In planning the last new buildings, contracts for which have just been awarded, I used three of the largest sizes of these latrines, placing two of them in the girls' closet and one in the boys'. I have arranged to ventilate them by running a 10-inch terra-cotta pipe from the top of one end of each latrine to a vent shaft which is built alongside of the large smoke flues for the boilers. To insure a draught when the boilers are not running, a fire is to be kept in a small heater built in the wall at the base of the vent flue. The brick sides of the trough above the latrines are to be cemented and the riser from the floor to seat is to be slate. The urinal in the boys' closet has been made of cement, with water running over it when it is in use. We have been trying to ventilate these urinals by means of a trough connecting with the vent shaft built in front of the urinal trough and covered with cast-iron plates. This has not been altogether satisfactory, and I have designed a new one which I propose trying. This will be built with slate slabs placed about 6 inches from the wall, resting at the bottom on brackets and securely braced in position, the bottom of these slabs to come about 4 inches above the trough. The top will be covered with plates with 3-inch holes in them, in which will be placed galvanized sheet iron pipes, connecting with a larger pipe connected to the vent flue, a perforated pipe to be run along the top of the urinal to provide water, which will be kept running at all times while the urinal is in use. My idea is that all odors will be drawn down to the urinal trough, pass up back of the slate slabs, and be carried off by the pipes that are connected to the vent shaft.

In all our later buildings the water-closets have been built adjoining the main building, or so close to it that the children can pass from one to the other without being exposed to the weather. In my opinion this is a mistake, and if I could I would place them at a reasonable distance from the building with a covered passageway leading from the main building to the privies, for I find that even in our best ventilated closets at times there are odors that are very objectionable, and the only way to be free from them is to have the closets as far away as is practicable.

THIRD—HEATING AND VENTILATION.

This, to my mind, is the most important question that is to be met in the planning of a school building, and one upon which you will meet the greatest diversity of opinion.

In no locality has there been more progress in this respect than in Philadelphia, for from the large fifteen class-room building heated by seven hot-air furnaces with a change of air in each class-room once in every sixty minutes, we have tried nearly every method to the present one, where we have two large steam boilers and change the air in each class-room by means of a blower once in every seven minutes.

In the early system each tier of three rooms was heated by a hot-air furnace and the ventilation obtained by means of a large stack on the opposite side of the room from the heat register, with two openings in each room—one at the floor, the other at the ceiling. An artificial draught was created in the stack by placing a large cast-iron pipe in its center, which answered as a smoke flue for the furnaces.

This was fairly satisfactory at the time, the great objection being the number of fires to be cared for and the amount of work they entailed. This no doubt is the cheapest system that can be used both as to cost of installation and amount of fuel consumed, averaging sixty-two tons per year for three years, which not only included the heating of the class-rooms, but also the warming of the teachers' rooms and halls.

The next step forward was the substitution of a steam boiler for the several hot-air furnaces, with a nest of indirect radiators at the base of each heat flue drawing fresh air from the outside through an independent pipe, and direct radiators in the more exposed rooms to be used in the severest weather, a steam coil being placed in each vent shaft to create a draught. This was found to be a great improvement on the hot-air furnaces so far as the heating went, but no improvement as regards ventilation, and it was suggested that the only way positive ventilation could be obtained would be by adopting some means to force the heated air into the rooms. After this had been considered for some time it was finally decided to try a system of heating and ventilation based on this idea in the next building. The air was heated by means of a large fan blowing the air through a heater composed of a number of steam radiators, so arranged that the exhaust steam from the engine driving the fan could be used for heating, and only in the extreme cold weather would live steam direct from the boilers have to be supplied to the radiators.

We have found this system entirely satisfactory, not only being efficient, but also exceedingly economical, considering the work done.

In the buildings heated by this means we find it possible, starting at half-past seven o'clock in the morning, to raise the temperature of the building by nine o'clock to 70°, the temperature of the building at the commencement being 10° to 20°, or the temperature of the outside air.

The ventilation is positive, and the air is changed in each class-room every seven minutes. To prove this we introduced thick smoke into one of these rooms from the register and watched the result. The smoke spread itself over the top of the room, first going directly across from the register side to the window side (the registers always being placed on the inner wall), then gradually settled to the floor and passed out through the vent openings at the floor line.

Very soon after adopting the gravity system of steam heating the location of the vent flues was changed, and instead of placing them on

the outside walls, they were put on the inner walls on each side of the heat flue; at the same time the ventilating register at the ceiling was omitted, as its use was found to be of no benefit.

The size of the heat flue has a great deal to do with the successful heating of a building, especially where power is used. We have gradually increased the size from 12 x 20 inches to 16 x 30 inches, and by this means are enabled to introduce a large volume of air into the class-room without creating any very noticeable draughts. To further prevent these, the heat registers are placed seven feet above the floor, the air thus passing over the heads of the pupils.

The two boilers are used with a view to economy, as it is possible to do all the work required in ordinary weather with one boiler, and the second boiler is only started up when it is very cold. Then, again, if anything happens to one boiler it is not absolutely necessary to close the school while the repairs are being made to it.

We find the consumption of fuel in the buildings heated by the gravity and induction systems to be nearly the same, averaging about one hundred and twenty-five tons for a building containing fifteen standard class-rooms. When I first found this out I was greatly surprised, for one would think that where you are forcing such a quantity of air into a room it would require much more fuel than where the change is one third as fast.

Another interesting comparison that we made as to the respective merits and cost of two systems of heating is that between a twenty-one division building heated by the air-induction system, and a twenty-one division building heated by the Smead Wills system; this was figured out from the coal consumption during the winter of 1898 and 1899.

In the building heated by the air-induction system we found we were delivering thirty cubic feet of air per minute for each occupant, with a consumption during the winter of 165 tons of pea coal, costing $3.30 per ton, or a total cost of $544.

In the building heated by the Smead Wills system, we found we were delivering ten cubic feet of air per minute for each occupant, with a consumption of 190 tons of nut coal, costing $5 per ton, or a total cost of $950; showing a difference of $406 in the cost of fuel in favor of the blower system for heating two buildings to all intents and purposes of exactly the same size, besides delivering three times as much fresh air per minute to each occupant.

The item of maintenance of one of these power plants has been so small that I am unable to give the exact percentage, but am sure that, taking all of the plants we have installed up to the present time, this has amounted to less than one per cent of the original cost per year. Of course, there will come a time when extensive repairs will be required, and when they are made no doubt they may run up to as much as one fifth of the first cost.

This first cost of an induction system for a building containing twenty-one class-rooms is about $8,000, and for a gravity system about one third less. These prices are based upon bids that were received two weeks ago for two new buildings, containing twenty-one class-rooms each.

For the purpose of purifying the air as much as possible, about a month ago we constructed an air filter between the fan and the outside openings. This has been in operation long enough for us to determine its value, and we have found it so satisfactory that we propose placing them in all the buildings heated by the induction system.

This filter is very simple in its construction, consisting of a succession of light wooden frames covered with fine cheese cloth and so arranged that they are easily taken down to clean. We have made the area of the cheese cloth about ten times greater than the outside openings, and yet find there is a loss of about eight per cent in the volume of air delivered to each room per minute, running the blower at the same speed as before the screens were placed in position.

The next step that will be necessary to make this induction system absolutely perfect is the adoption of some cheap means of cooling the air in warm weather. We find to insure ventilation when we do not need any heat, that we must run the blower just the same, and that the temperature of the class-rooms rises from 5° to 10° above that of the outside air. This is too great a difference when the thermometer is up in the nineties, as very frequently occurs in May, June, and September. The solution of this problem confronts me at the present time, as to insure the perfect working of this system at all times, the class-rooms must be kept practically sealed, for the raising of a window or the opening of a door interferes with the result.

In conclusion, I would ask my hearers to excuse the rambling sort of way in which I have treated this subject, but there are so many phases of it, any one of which is worthy of special consideration, that I thought it better to give a general outline of several than confine myself to a single one, and if I have produced any new facts or made any suggestions that will be of any use to you I shall feel more than repaid.

SANITARY LAWS OF THE STATE OF CALIFORNIA.

POLITICAL CODE.

PART III—Of the Government of the State.

TITLE VII—General Police of the State.

CHAPTER I.

IMMIGRATION.

SECTION 2952. Lepers, lazarettos for.
2955. Examination and disposition of lepers. Fees.
2959. Fines and penalties, lien on vessel.
2960. Other commutations.
2962. Certain vessels exempted.
2966. Ex officio Commissioners.
2968. Bond of Commissioner.

SEC. 2952. It shall not be lawful for lepers, or persons affected with leprosy or elephantiasis, to live in ordinary intercourse with the population of this State; but all such persons shall be compelled to inhabit such lazarettos or lepers' quarters as may be assigned to them by the Board of Supervisors of the city or county in which they shall be domiciled or settled; and the Board of Supervisors are vested with power and are required to make all necessary provisions for the separation, detention, and care of lepers, or persons affected with leprosy or elephantiasis, settled or domiciled in their respective cities or counties. The superintendent or manager of all lepers' quarters under this chapter shall forward quarterly statements, showing the name, age, sex, and birthplace of each leper in such quarter, to the Secretary of State, who shall keep a proper record of such matters for the information of the public. [In effect March 25, 1876.]

SEC. 2955. The Commissioner of Immigration must satisfy himself whether or not any person who shall arrive in this State by vessel from any foreign port or place is a leper, or affected with the disease known as leprosy or elephantiasis, before such person shall mingle with the population of this State. For the purpose of ascertaining said fact the Commissioner is vested with the power and authority to detain all such persons on board any such vessel so arriving, and to assign the vessel

to a berth or anchorage separate and apart from other vessels, and at a safe and suitable distance from the shore, if in his judgment it shall be necessary, until such fact can be fully ascertained by him. Such fact shall be ascertained by personal inspection and examination of each and every person on board such vessel; and the Commissioner of Immigration is authorized, empowered, and required to make such personal inspection and examination of all persons so arriving by any such vessel, the same to be made at such berth or anchorage as he shall, in his discretion, assign to such vessel for that purpose, and shall be made before the landing of any person thereupon. All of such persons who, upon inspection and examination, are found to be lepers, or affected with the disease known as leprosy or elephantiasis, shall be taken in charge by the Commissioner of Immigration, and placed in a suitable lazaretto, or lepers' quarters, to be provided or designated by the Board of Supervisors, whenever necessary for that purpose, as hereinbefore prescribed, and there detained and properly cared for, separate and apart from the general population of this State, so long as they, the said lepers, shall elect to remain in the State of California, or until they shall have recovered from said disease, and no longer. All of such persons as shall be found to be free from said disease shall be allowed to depart and go at their will, without unnecessary detention or delay, and shall be entitled to receive a certificate of the fact of their freedom from said disease from said Commissioner. For his services in making such examination and inspection the Commissioner of Immigration shall demand and collect from the master, owner, or consignee of such vessel the sum of seventy cents, in United States gold or silver coin, for each and every person so examined or inspected, which sum, except four thousand dollars a year and expenses of office, shall, when required for such purpose, be paid by the Commissioner into the State Treasury, to be used in the maintenance, when necessary, of such lazarettos or lepers' quarters as shall be constructed under this law. Any master, owner, or consignee of any vessel arriving at any port of this State who shall fail or refuse to perform, or permit the performance of, any of the acts or things required by this chapter, or to take and occupy with his vessel the berth or anchorage assigned for the same by the Commissioner, pending the examination and inspection herein provided for, or who shall permit or allow any person arriving in such vessel to depart therefrom, and to communicate, mingle, or associate with the population of this State, or any part thereof, until after such examination and inspection by the Commissioner is had, shall, for every such act or omission, forfeit to the Commissioner of Immigration the sum of one thousand dollars in United States gold coin, to be sued for and recovered by suit in any court of competent jurisdiction, and to be applied in like manner with the fees. And any master, owner, or consignee of

any such vessel so arriving, who shall refuse or neglect to pay, or cause to be paid to said Commissioner, the fee of seventy cents for the examination and inspection of each and every person so arriving in such vessel, shall forfeit to said Commissioner, for each case, the sum of five hundred dollars in United States gold coin, to be recovered and applied as above. And the Commissioner shall have a lien upon the vessel, and the same shall be sold to pay any judgment recovered under this Act. The Commissioner shall have the power to call in the aid of the Sheriff and all police authorities to assist in enforcing this law. And he may appoint one or more deputies under him, who shall be vested with all the powers of the Commissioner, and may discharge his official duties when required by him. The Commissioner of Immigration must prepare and submit to the Secretary of State quarterly statements, certified under his hand and seal, showing the name, age, sex, birthplace, and present residence of every leper, or person affected with leprosy or elephantiasis, examined or inspected by him, as well as any other information or fact touching the character and prevalence of said disease within his knowledge. [In effect March 25, 1876.]

SEC. 2959. For all fines and penalties imposed by this chapter upon any master or commander, owner or consignee, for any omission, neglect, or refusal to perform any act or duty required by this chapter, such vessel is liable; and the amount of such fines or penalties are a lien upon such vessel, and have priority over all other liens, except those for seamen's wages, bottomry bonds and respondentia. Such penalties and fines may be sued for and recovered in a civil action, with costs of suit, by the Commissioner, or by his authorized attorney, in the name of the people of the State of California, in any court having cognizance thereof, and when recovered must, after deducting the expenses, be paid into the State Treasury.

SEC. 2960. The Commissioner may compound or commute, for any of the penalties or fines, upon such terms as he thinks proper, and at the end of every month report to the Controller of State the reasons and causes of such compounding or commutation. * * *

SEC. 2962. Masters of vessels arriving at any of the ports of this State from any port in this State, or from Oregon or Washington Territory, are exempt from making the statement required by this chapter, when the vessels in which they arrive have not taken on board at their port of departure, or at any intermediate port, any alien passenger, to be landed at the port of arrival; and masters of vessels arriving from Panama are also exempted from the provisions of this chapter, when they have not landed, or are not about to land, passengers who took their departure from ports other than the port of New York; and in no case must such master be required to report any passenger other than way passengers taken on board between the port of New York and the port of arrival in this State.

SEC. 2963. The consuls, ministers, agents, or other public functionaries of any foreign Government, arriving in this State in their official capacity, are exempt from the provisions of this chapter.

SEC. 2964. The Commissioner of Immigration must approve all bonds and administer all oaths required in the discharge of his duties. Whenever it appears that the master or commander of any vessel has not made a full and correct report, as provided by this chapter, the Commissioner must inquire into the same, and for that purpose may require the attendance of witnesses before him in the same manner as Notaries Public may in civil cases. Testimony so taken may be read as evidence on the trial of any action commenced for any penalty or forfeiture accruing under the provisions of this chapter in the same manner, and with like effect, as if regularly taken in such action.

SEC. 2966. In all the ports in this State, other than San Francisco, the Mayor or chief municipal officer at such port, or if there be none such, then the Sheriff of that county, is ex officio Commissioner of Immigration for such port, and in carrying out the provisions of this chapter, and has all the powers and is liable to all the penalties provided herein.

SEC. 2968. The Commissioner of Immigration for the port of San Francisco must execute an official bond in the sum of twenty-five hundred dollars. [In effect March 25, 1876.]

CHAPTER II.

PRESERVATION OF PUBLIC HEALTH.

ARTICLE I. STATE BOARD OF HEALTH.
II. VACCINE AGENT.
III. HEALTH AND QUARANTINE REGULATIONS FOR THE CITY AND HARBOR OF SAN FRANCISCO.
IV. HEALTH REGULATIONS FOR THE CITY OF SACRAMENTO.
V. HEALTH AND QUARANTINE OF OTHER CITIES, TOWNS, AND HARBORS.

ARTICLE I.

STATE BOARD OF HEALTH.

SECTION 2978. Who constitute the State Board.
2979. Duties of.
2980. To report as to the effect of intoxicating liquors.
2981. Meetings, and election of officers.
2982. Duties of Secretary. Salary of Secretary.
2983. Expenses of, limited.

SEC. 2978. The State Board of Health consists of seven physicians—two of the City of Sacramento, and five from other portions of the State—appointed by the Governor for the term of four years.

SEC. 2979. The State Board of Health must place themselves in communication with the local Boards of Health, hospitals, asylums, and

public institutions throughout the State, and take cognizance of the interests of health and life among the citizens generally. They must make sanitary investigations and inquiries respecting the causes of disease, especially of epidemics, the source of mortality, and the effects of localities, employments, conditions, and circumstances on the public health, and gather such information in respect to these matters as they may deem proper for diffusion among the people. They may devise some scheme whereby medical and vital statistics of sanitary value can be obtained, and act as an advisory board to the State in all hygienic and medical matters, especially such as relate to the location, construction, sewerage, and administration of prisons, hospitals, asylums, and other public institutions. They must, at each biennial session of the Legislature, make a report, with such suggestions as to legislative action as they deem proper.

SEC. 2980. The Board must examine into and report what, in their best judgment, is the effect of the use of intoxicating liquor as a beverage apon the industry, prosperity, happiness, health, and lives of the citizens of the State; also, what legislation, if any, is necessary in the premises.

SEC. 2981. The Board must meet at the capital of the State, at least once in every three months. They must elect from their own number a President and a Permanent Secretary; the latter must reside at the capital, and is their executive officer. No member, except the Secretary, receives any compensation; but the actual traveling expenses of the members, while engaged in the duties of the Board, are allowed, and paid out of the General Fund.

SEC. 2982. The Secretary must superintend the work and perform such other duties as the Board may require. He must furnish the Legislature, when in session, such information cognate to this chapter as, from time to time, may be necessary. An annual salary of twenty-five hundred dollars, and his office and other necessary expenses incurred in the performance of his duties, must be paid to him in the same manner as salaries of State officers are paid.

SEC. 2983. The expenses of the Board, including the salary of the Secretary, must not exceed four thousand dollars per annum.

ARTICLE II.

VACCINE AGENT.

SECTION 2993. Agent to obtain genuine vaccine matter.
2994. Compensation and duty of.

SEC. 2993. The Vaccine Agent must obtain a supply of the genuine vaccine matter, and preserve the same for the use and benefit of the citizens of the State. [Basis of article: Stats. 1852, p. 138.]

SEC. 2994. Such agent must furnish genuine vaccine matter, approved by the State Board of Health, to any regular practicing physician in good standing in his profession in this State. He may charge and receive for every parcel of vaccine matter furnished, the sum of five dollars, which is full compensation for his services and expenses.

ARTICLE III.*

HEALTH AND QUARANTINE REGULATIONS FOR THE CITY AND HARBOR OF SAN FRANCISCO.

SECTION 3004. Quarantine grounds, location of.
3005. Board of Health of San Francisco.
3006. Mayor ex officio President. Time of meeting.
3007. Health Officer. His election.
3008. Powers of.
3009. Appointment of certain officers.
3010. Compensation of officers and employés.
3011. Expenses of Health Officer.
3012. General powers of Board of Health.
3013. Shipmasters to report infected vessels.
3014. Passengers and freight; permit to land.
3015. Duties of pilots.
3016. Penalty for neglect of masters.
3017. Vessels subject to quarantine.
3018. Examination and inspection of vessels.
3019. Passengers not to be landed without permit.
3020. Fees of Quarantine Officer.
3021. Compulsory vaccination.
3022. Hospitals to be provided.
3023. Records of births, deaths, and interments.
3024. Returns of births, deaths, etc., of children.
3025. No bodies to be interred without permit.
3026. Returns of interments to be made.
3027. Bodies not to be removed without permit.
3028. Nuisances on premises of non-residents.
3029. Health Officer to keep fee-book.
3030. Bond of Health Officer.
3031. Officers empowered to administer oaths.
3032. Actions, in whose name maintained.
3033. Vacation of infected and dangerous houses.
3034. Physicians to report infectious diseases.
3035. Board of Health to have charge of cemetery.

SEC. 3004. The quarantine grounds of the bay and harbor of San Francisco are at the anchorage of Sausalito.

SEC. 3005. The Board of Health of the City and County of San Francisco consists of the Mayor of the city and county and four physicians in good standing, residing in the City and County of San Francisco, appointed by the Governor, and holding their offices for the term of five years.

SEC. 3006. The Mayor is ex officio President of the Board. The Board must meet monthly, and at such other times as the President may direct. In the absence of the President, the Board may elect a Chairman, who is clothed with the same powers as the President.

* Superseded by San Francisco Charter.

SEC. 3007. The Health Officer for the City and County and Port of San Francisco is elected by the Board of Health, and holds office at its pleasure. He must be a graduate of some medical college, in good standing, and must reside within the city limits of San Francisco.

SEC. 3008. The Health Officer is the executive officer of the Health Department, and he may, in his discretion, cause the removal to a hospital of any and all persons within the limits of the City and County of San Francisco, infected with variola. [In effect March 9, 1878.]

SEC. 3009. The Board of Health must appoint a Quarantine Officer, who shall be a physician in good standing; a Secretary, one Assistant Secretary, six Health Inspectors, one Market Inspector, and one Messenger, whose duties must be fixed by the Board of Health. They must also appoint one Superintendent Physician, one Resident Physician, one Steward, one Matron, one Apothecary, two Visiting Physicians, two Visiting Surgeons, as officers of the City and County Hospital, in and for the City and County of San Francisco; one each of said Visiting Physicians and Surgeons to be nominated by the Faculty of the Medical Department of the University of California, and one each of said Visiting Physicians and Surgeons to be nominated by the Medical College of the Pacific. Said Board may also appoint one Engineer for the City and County Hospital. They may also appoint one Superintendent, one Resident Physician, one Matron, and such other employés as are now authorized by law, to be employed in and for the Almshouse of said city and county. They shall also have power to appoint and prescribe the duties of one City Physician and one Assistant City Physician, who shall be designated as Police Surgeons, and whose duty it shall be to make all autopsies required of them by the Coroner of said city and county. And said Board is also empowered to appoint such employés and such medical attendants as they may deem necessary in the Health Department, and in all the various institutions which are by law placed under their supervision; and the compensation of such employés and medical attendants shall be fixed by the Board of Health. The appointing power aforesaid is vested solely in said Board of Health, and said Board shall have power to prescribe the duties of said appointees, and shall not remove the same without just cause. The heads of departments appointed by the Board of Health, to wit: the Health Officer, Resident Physician of City and County Hospital, and Superintendent of Almshouse, shall not be removed except by a concurrence of four members of said Board of Health.

SEC. 3010. The following annual salaries are hereby allowed to the officers of the Health Department, and such other officers and employés as are mentioned in the preceding section, viz: Health Officer, three thousand dollars; Quarantine Officer, eighteen hundred dollars; Secretary,

two thousand one hundred dollars; Assistant Secretary, one thousand two hundred dollars; Health Inspectors, one thousand two hundred dollars each; Market Inspector, one thousand two hundred dollars; Messenger, nine hundred dollars; City Physician, one thousand eight hundred dollars; Assistant City Physician, one thousand two hundred dollars; all of said salaries, together with the salaries of such other employés of the Health Department as may be appointed by the Board of Health, must be paid in equal monthly installments out of the General Fund of the City and County of San Francisco, in the same manner as the salaries of the other officers of said city and county are paid. There shall be paid to the officers and employés of the City and County Hospital and Almshouse the following annual salaries, viz: Superintendent Physician, two thousand four hundred dollars; Resident Physician, one thousand five hundred dollars; Steward, one thousand five hundred dollars; Matron, seven hundred and twenty dollars; one Apothecary, one thousand two hundred dollars; Visiting Physicians and Surgeons, one thousand two hundred dollars each; Engineer, one thousand two hundred dollars; Superintendent of Almshouse, two thousand four hundred dollars; Matron of Almshouse, seven hundred and twenty dollars; and all other medical attendants and employés of said institutions are to be paid such sums as may authorized by law, and as provided in the preceding section; all to be paid in equal monthly installments, out of the Hospital and Almshouse Fund of said City and County of San Francisco; and the Auditor of said city and county is hereby directed to audit the said demands, payable out of the funds aforesaid, upon the approval of the same by the said Board of Health, and also to audit all demands for salaries of medical attendants and employés appointed by the Board of Health in accordance with this chapter, for the amounts authorized to be paid, when the same shall have been approved by said Board; and the Treasurer of said city and county must pay said demands out of said funds. The Clerk of the Mayor of the City and County of San Francisco shall not receive any compensation as Clerk of the Board of Health. [In effect March 9, 1878.]

SEC. 3011. The Health Officer, in addition to his salary, receives such sums for the necessary expenses of his office as the Board of Health may direct, and the Auditor must audit and the Treasurer pay such sums out of the General Fund. The Board of Supervisors must provide proper offices for the Health Department.

SEC. 3012. The Board of Health have general supervision of all matters appertaining to the sanitary condition of the city and county, including the City and County Hospital, the County Jail, Almshouse, Industrial School, and all public health institutions provided by the City and County of San Francisco; and may adopt such orders and

regulations, and appoint or discharge such medical attendants and employés as to them seems best to promote the public welfare; and may appoint as many Health Inspectors as they deem necessary in time of epidemics.

SEC. 3013. Shipmasters bringing vessels into the harbor of San Francisco, and masters, owners, or consignees having vessels in the harbor which have on board any cases of Asiatic cholera, smallpox, yellow, typhus, or ship fever, must report the same, in writing, to the Quarantine Officer before landing any passengers, casting anchor, or coming to any wharf, or as soon thereafter as they, or either of them, become aware of the existence of either of the diseases on board of their vessels. [In effect March 9, 1878.]

SEC. 3014. No captain or other officer in command of any vessel sailing under a register arriving at the port of San Francisco, nor any owner, consignee, agent, or other person, having charge of such vessel, must, under a penalty of not less than one hundred dollars, nor more than one thousand dollars, land, or permit to be landed, any freight, passengers, or other persons from such vessel until he has reported to the Quarantine Officer, presented his bill of health, and received a permit from that officer to land freight, passengers, or other persons. [In effect March 9, 1878.]

SEC. 3015. Every pilot who conducts into the port of San Francisco any vessel subject to quarantine, or examination by the Quarantine Officer, must—

First—Bring the vessel no nearer the city than is allowed by law;

Second—Prevent any person from leaving and any communication being made with the vessel under his charge until the Quarantine Officer has boarded her and given the necessary orders and directions;

Third—Be vigilant in preventing any violation of the quarantine laws, and report without delay all such violations that come to his knowledge to the Quarantine Officer;

Fourth—Present the master of the vessel with a printed copy of the quarantine laws, unless he has one;

Fifth—If the vessel is subject to quarantine, by reason of infection, place at the mast-head a small yellow flag. [In effect March 9, 1878.]

SEC. 3016. Every master of a vessel subject to quarantine or visitation by the Quarantine Officer, arriving in the port of San Francisco, who refuses or neglects, either—

First—To proceed with and anchor his vessel at the place assigned for quarantine, when legally directed so to do; or,

Second—To submit his vessel, cargo, and passengers to the Quarantine Officer, and furnish all necessary information, to enable that officer to determine what quarantine or other regulations they ought, respectively, to be subject; or,

Third—To report all cases of disease and of deaths occurring on his vessel, and to comply with all the sanitary regulations of the bay and harbor—

Is liable in the sum of five hundred dollars for every such neglect or refusal. [In effect March 9, 1878.]

SEC. 3017. All vessels arriving off the port of San Francisco from ports which have been legally declared infected ports, and all vessels arriving from ports where there is prevailing, at the time of their departure, any contagious, infectious, or pestilential diseases, or vessels with decaying cargoes, or which have unusually foul or offensive holds, are subject to quarantine, and must be, by the master, owner, pilot, or consignee, reported to the Quarantine Officer without delay. No such vessel must cross a right line drawn from Meiggs Wharf to Alcatraz Island until the Quarantine Officer has boarded her and given the order required by law. [In effect March 9, 1878.]

SEC. 3018. The Quarantine Officer must board every vessel subject to quarantine or visitation by him, immediately on her arrival, make such examination and inspection of vessel, books, papers, or cargo, or of persons on board, under oath, as he may judge expedient, and determine whether the vessel should be ordered to quarantine; and, if so, the period of quarantine. [In effect March 9, 1878.]

SEC. 3019. No captain or other officer in command of any passenger-carrying vessel of more than one hundred and fifty tons burden, nor of any vessel of more than one hundred and fifty tons burden having passengers on board, nor any owner, consignee, or other person having charge of such vessel or vessels, must, under a penalty of not less than one hundred dollars, nor more than one thousand dollars, land or permit to be landed any passenger from the vessel, until he has presented his bill of health to the Quarantine Officer, and received a permit from that officer to land such passengers, except in such cases as the Quarantine Officer deems it safe to give the permit before seeing the bill of health. [In effect March 9, 1878.]

SEC. 3020. The following fees may be collected by the Quarantine Officer: For giving a permit to land freight or passengers, or both, from any sailing vessel of less than five hundred tons burden from any port out of this State, two dollars and fifty cents; over five hundred and under one thousand tons burden, five dollars; each additional one thousand tons burden, or fraction thereof, an additional two dollars and fifty cents. For steam vessels propelled in whole or in part by steam, of one thousand tons burden or less, five dollars, and two dollars and fifty cents for each additional one thousand tons burden, or fraction thereof; but vessels not propelled in whole or in part by steam, sailing to and from any port or ports of the Pacific States of the United States or Territories, and whaling vessels entering the harbor of San Francisco, are excepted from the provisions of this section. [In effect March 9, 1878.]

SEC. 3021. The Board of Health may enforce compulsory vaccination on passengers in infected ships, or coming from infected ports.

SEC. 3022. The Board of Health may provide suitable hospitals, to be situated at or near Sausalito, and furnish and supply the same with nurses and attachés, and remove thereto all persons afflicted with cholera, smallpox, yellow, typhus, or ship fever.

SEC. 3023. The Health Officer must keep a record of all births, deaths, and interments occurring in the City and County of San Francisco. Such records, when filed, must be deposited in the office of the County Recorder, and produced when required for public inspection.

SEC. 3024. Physicians and midwives must, on or before the fourth day of each month, make a return to the Health Officer of all births, deaths, and the number of still-born children occurring in their practice during the preceding month. In the absence of such attendants, the parent must make such report within thirty days after the birth of the child. Such returns must be made in accordance with rules adopted, and upon blanks furnished by the Board of Health. [In effect March 9, 1878.]

SEC. 3025. No person shall deposit in any cemetery, or inter in the City and County of San Francisco, any human body without first having obtained and filed with the Health Officer a certificate signed by a physician or midwife, or a Coroner, setting forth, as near as possible, the name, age, color, sex, place of birth, occupation, date, locality, and cause of death of the deceased, and obtain from such Health Officer a permit; nor shall any human body be removed or disinterred without the permit of the Health Officer, or by order of the Coroner. Physicians, when deaths occur in their practice, must give the certificate herein mentioned. Hereafter it shall be the duty of the Assistant City Physician or Police Surgeons to perform all autopsies which may be required in the Coroner's office of the City and County of San Francisco, all such autopsies being made without charge to the city. It shall be the duty of the Health Officer to see that the dead body of a human being is not allowed to remain in any public receiving vault for a longer period than five days. At the expiration of that time he shall cause the body to be placed in a vault or niche constructed of brick, stone, or iron, and hermetically sealed. It shall also be his duty to require all persons having in charge the digging of graves and burial of the dead, to see that the body of no human being who had reached ten years of age shall be interred in a grave less than six feet deep, or if under the age of ten years, the grave to be not less than five feet deep. [In effect March 9, 1878.]

SEC. 3026. Superintendents of cemeteries within the boundaries of the City and County of San Francisco must return to the Health Officer, on each Monday, the names of all persons interred or deposited

within their respective cemeteries for the preceding week. [In effect March 9, 1878.]

SEC. 3027. No Superintendent of a cemetery can remove or cause to be removed, disinter or cause to be disinterred, any corpse that has been deposited in the cemetery, without a permit from the Health Officer, or by order of the Coroner.

SEC. 3028. Whenever a nuisance shall exist on the property of any non-resident, or any property, the owner or owners of which cannot be found by the Health Inspector after diligent search, or on the property of any owner or owners upon whom due notice may have been served, and who shall for three days refuse or neglect to abate the same, or on any city property, it shall be the duty of the Board of Health to cause the said nuisance to be at once removed or abated, and to draw upon the General Fund for such sums as may be required for its removal or abatement, not to exceed two hundred dollars; *provided*, that whenever a larger expenditure is found necessary to be made for the removal or suppression of any nuisance, the Board of Supervisors of said city and county shall, upon the written application of the Board of Health, by ordinance, appropriate, allow, and order paid out of the General Fund, such sum or sums as may be necessary for that purpose; and the Auditor shall audit, and the Treasurer shall pay, all appropriations of money made in pursuance of this section, in the same manner as is now provided by law for auditing and paying demands upon the treasury; said sum or sums so paid shall become a lien on the property from which said nuisance has been removed or abated, in pursuance of this section, and may be recovered by an action against such property. And it shall be the duty of the City and County Attorney to foreclose all such liens in the proper court, in the name of and for the benefit of said city and county, and when the property is sold, enough of the proceeds shall be paid into the City and County Treasury to satisfy the lien and costs; and the overplus, if any there be, shall be paid to the owner of the property, if he be known, and if not, then into the court for his use when ascertained. The Board of Health is hereby vested with power to act upon, define, determine, and adjudge what shall constitute a nuisance in said city and county, and to require the same to be abated in a summary manner. Any person who maintains, permits, or allows a nuisance to exist upon his or her property or premises after the same has been determined by said Board to be a nuisance, and after notice to remove the same has been served upon such person, is guilty of a misdemeanor, and shall be punished accordingly; and each day of such existence, after notice, shall be deemed a separate and distinct offense; and it is the duty of the Health Officer to prosecute all persons guilty of violating this law by continuous prosecutions until the same is abated and removed. [In effect March 9, 1878.]

SEC. 3029. The Health Officer must keep in his office a book in which he must make an entry of all fees collected by him. He must pay all fees collected to the City and County Treasurer weekly, to the credit of the General Fund.

SEC. 3030. The Health Officer must execute an official bond, to be approved by the Board of Health, in the sum of ten thousand dollars.

SEC. 3031. Any member of the Board of Health, Health Officer, or Quarantine Officer, or Secretary, or Assistant Secretary of the Health Department, is empowered to administer oaths on business connected with that department. [In effect March 9, 1878.]

SEC. 3032. Whenever any cause of action arises under any of the provisions of this chapter, suit may be maintained therein in the name of the Health Officer, in any District Court of this State.

SEC. 3033. Whenever it shall be certified to the Board of Health, by the Health Officer, that any building or part thereof is unfit for human habitation, by reason of its being so infected with disease as to be likely to cause sickness among the occupants, or, by reason of its want of repair, has become dangerous to life, said Board may issue an order and cause the same to be affixed conspicuously on the building, or part thereof, and to be personally served upon the owner, agent, or lessee, if the same can be found in this State, requiring all persons therein to vacate such building, for the reasons to be stated therein as aforesaid. Such building, or part thereof, shall, within ten days thereafter, be vacated; or within such shorter time (not less than twenty-four hours), as in said notice may be specified; but said Board, if it shall become satisfied that the danger from said house, or part thereof, has ceased to exist, may revoke said order, and it shall thenceforward become inoperative. [In effect March 9, 1878.]

SEC. 3034. *First*—Every physician in the city and county shall report to the Health Officer, in writing, every patient he shall have laboring under Asiatic cholera, variola, diphtheria, or scarlatina, immediately thereafter, and report to the same officer every case of death from such disease immediately after it shall have occurred.

Second—Every householder in said city and county shall forthwith report in writing, to the Health Officer, the name of every person boarding, or inmate, at his or her house, whom he or she shall have reason to believe sick of cholera or smallpox, and any deaths occurring at his or her house from such disease. [In effect March 9, 1878.]

SEC. 3035. The Board of Health shall have entire charge of the City Cemetery, and shall employ a Superintendent, at a salary of seventy-five dollars per month, the same to be paid as the salaries of other employés are paid. [In effect March 9, 1878.]

ARTICLE IV.

HEALTH REGULATIONS FOR THE CITY OF SACRAMENTO.

SECTION 3042. Board of Health, who and how appointed.
3043. Term of office.
3044. Powers of the Board of Health.
3045. Pesthouses, how located and conducted.
3046. Death records.
3047. Enforcement of regulations. Health Officer.
3048. Expenses, how paid.
3049. Compensation, how paid.

SEC. 3042. The Board of Trustees of the City of Sacramento may establish by ordinance a Board of Health therefor, to consist of five practicing physicians, graduates of a medical college of recognized respectability; and the President of the Board of Trustees is ex officio President of the Board.

SEC. 3043. The members of the Board hold their offices at the pleasure of the appointing power.

SEC. 3044. The Board of Health of the City of Sacramento has a general supervision of all the matters appertaining to the sanitary condition of the city, and may make such rules and regulations in relation thereto as are not inconsistent with law.

SEC. 3045. The Board of Health may locate and establish pesthouses, and cause to be removed thereto, and kept, any person having a contagious or infectious disease; may discontinue or remove the same, and make such rules and regulations regarding the conduct of the same as are needful.

SEC. 3046. The Board of Health must exercise a general supervision over the death records of the City of Sacramento, and may adopt such forms and regulations for the use and government of physicians, undertakers, and Superintendents of Cemeteries, as in their judgment may be best calculated to secure reliable statistics of the mortality in the city, and prevent the spread of disease.

SEC. 3047. The Board of Trustees of the City of Sacramento must, by ordinance or otherwise, provide for enforcing such orders and regulations as the Board of Health may from time to time adopt; and in times of epidemics, or when deemed necessary by the Board of Health, a Health Officer must be employed to enforce the laws in relation to the sanitary condition of the city.

SEC. 3048. All expenses necessarily incurred in carrying out the provisions of this article must be provided for by the Board of Trustees of the City of Sacramento, who may make appropriation therefor out of the Special Street Fund, if the same is sufficient; if not, they may by taxation provide a fund therefor.

SEC. 3049. The Board of Trustees must fix the compensation of the Board of Health and the Health Officer.

ARTICLE V.

HEALTH AND QUARANTINE OF OTHER CITIES, TOWNS, AND HARBORS.

SECTION 3059. Boards of Supervisors may adopt Article III.
3060. Boards of Supervisors may adopt Article IV.
3061. Board of Health established in towns and cities.
3062. May appoint Health Officer in lieu of Board.
3063. Per capita or property tax, how levied.

SEC. 3059. The Board of Supervisors of any county in which there is a port of entry or harbor, for which there is not otherwise provided health and quarantine regulations, may by an ordinance adopt the whole or any part of the provisions of article three of this chapter, appoint a Board of Health, or Health Officer, locate quarantine grounds when necessary, and provide for the enforcement of health and quarantine regulations.

[Local adaptation of health and quarantine regulations, see Sec. 4046, Sub. 20.]

SEC. 3060. In like manner the Board of Supervisors of any county in which there is an unincorporated city or town, for which there is not otherwise provided a Board of Health, or health regulations in time of epidemics or the existence of contagious or infectious diseases, may by an ordinance adopt for such city or town, in whole or in part, the provisions of article four of this chapter, for some definite period of time, and appoint therefor a Board of Health.

SEC. 3061. It shall be the duty of the Board of Trustees, Council, or other corresponding board, of every incorporated town and city of this State, to establish, by ordinance, a Board of Health for such town or city, to consist of five persons, one of whom at least shall be a practicing physician and a graduate of some reputable school of medicine, and one, if practicable, a civil engineer. The members of the Board shall hold their offices at the pleasure of the appointing power. Every local Board of Health established in this State must:

First—Supervise all matters pertaining to the sanitary condition of their town or city, and make such rules and regulations relative thereto as are necessary and proper, and not contrary to law.

Second—Report to the Secretary of the State Board of Health, at Sacramento, at such times as the State Board of Health may require:

(*a*) The sanitary condition of their locality.

(*b*) The number of deaths, with the cause of each, as near as can be ascertained, within their jurisdiction, during the preceding month.

(*c*) The presence of epidemic or other dangerous, contagious, or infectious disease, and such other matters, within their knowledge or jurisdiction, as the State Board may require.

The Trustees, Council, or other legislative Board, by whatever name known, of any incorporated city or town of this State may, by ordinance, adopt any portion of article three and article four of this chapter, or either

of them, for some definite period of time, as may seem proper for the regulation of sanitary matters within their town or city. [In effect March 19, 1878.]

This Act shall not extend to any incorporated city or town, or city and county, for which health regulations and [are?] provided by special statutes.

[Local adaptation of health laws, see Sec. 4046, Sub. 20; Sec. 4403, Sub. 18.]

[Section inapplicable to incorporated city, town, etc., for which health regulations provided by special statute, see Sec. 2 of Amendatory Acts in Stats. 1878, p. 59.]

SEC. 3062. The Board of Supervisors of each county must appoint, in each unincorporated city or town of five hundred or more inhabitants, a Health Officer, who has all the duties and powers of the Board of Health and Health Officer, as specified in this and the two preceding articles. [In effect March 1, 1889, as amended.]

SEC. 3063. All necessary expenses of enforcing this article are charges against the counties, cities, or towns, respectively, for the payment of which the county, city, or town may levy a per capita tax of not exceeding three dollars, or a property tax of not exceeding one fourth of one per cent, yearly, until the same is paid.

SEC. 3064. The Board of Supervisors must fix the salary or compensation of Boards of Health or Health Officers, and provide for the expenses of enforcing the provisions of this article. If the Board of Supervisors or Board of Trustees, Council, or other corresponding Board of any incorporated town, neglect to provide a Board of Health or Health Officer by the first day of July, eighteen hundred and eighty-nine, the State Board of Health may direct the District Attorney of the county to begin an action against such Board of Supervisors, or Board of Trustees, or corresponding Board, to compel the performance of their duty, or may appoint a Board of Health, or Health Officer with the powers of a Board of Health, for such town or city, and the expenses of such Board of Health, or Health Officer, shall be a charge against the incorporated city or town for which such appointment shall be made; and when the appointment is made for unincorporated towns the expenses of the Board of Health, or Health Officer, are a charge against the county. [In effect March 1, 1889.]

CHAPTER III.

REGISTRY OF BIRTHS, MARRIAGES, AND DEATHS.

SECTION 3074. Registry of marriages.
3075. Registry of births.
3076. Registry of deaths.
3077. Reports to Recorder.
3078. Same.
3079. Duties of Recorder.
3080. Report to the Secretary of State Board of Health.
3081. Fees.
3082. Penalties.
3083. Printing and distribution of forms of register

SEC. 3074. All persons who perform the marriage ceremony must keep a registry of the time of each marriage so celebrated, the residence, the names in full, the place of birth, the age of each party, and whether either party has ever been before married. [In effect March 16, 1878.]

SEC. 3075. All physicians and professional midwives must keep a registry of the time of each birth at which they assist professionally, the sex, race, and color of the child, and the names and residence of the parents.

SEC. 3076. Physicians who attend deceased persons in their last sickness, clergymen who officiate at a funeral, Coroners who hold inquests, sextons and undertakers who bury deceased persons, must each keep a registry of the name, age, residence, and time of death of such person. [Approved March 30th; in effect July 6, 1874.]

SEC. 3077. All persons registering marriages, births, or deaths, must quarterly file with the County Recorder a certified copy of their register. All such certificates must specify, as near as may be ascertained, the name in full, age, occupation, term of residence in the city or county, birthplace, condition, whether single or married, widow or widower, sex, race, color, last place of residence, and cause of death of all decedents. [In effect March 16, 1878.]

SEC. 3078. If at birth no physician or midwife attend, then the parents must make the report.

SEC. 3079. The Recorder must keep separate registers, to be known as the "Register of Marriages," the "Register of Births," and the "Register of Deaths," in which the marriages, births, and deaths certified to him must be numbered in the order in which they are reported to him. There must be stated in each register, in separate columns, properly headed, the various facts contained in the certificates, and the name and official or clerical position of the person making the report. The Recorder must carefully examine each report, and register the same marriage, birth, or death but once, although it may be reported by different persons. [In effect March 16, 1878.]

SEC. 3080. The County Recorder must, every three months, transmit to the Secretary of the State Board of Health, at Sacramento City, a certified abstract of the registers of births, marriages, and deaths, prepared in the manner prescribed in the instructions of the Secretary, and upon blanks to be furnished by him for that purpose.

SEC. 3081. County Recorders, in those counties where their compensation is by fees, shall be allowed by the Board of Supervisors a fee of not exceeding ten cents for each name reported, to be paid out of the General Fund of the county; and in those counties where their compensation is by a fixed salary, the duties in this chapter provided shall be performed without compensation other than such salary. [In effect March 16, 1878.]

SEC. 3082. Any person on whom a duty is imposed by this chapter who fails, neglects, or refuses to perform the same as herein required, is liable to a penalty of fifty dollars, to be recovered by the District Attorney of the proper county for the use of the General Fund of such county.

SEC. 3083. The Secretary of the State Board of Health must prepare blank forms of said registers for the State Printer, who must print as many copies as the said Secretary shall direct, and deliver the same to the Secretary of State, who shall forward the same, from time to time, and in such numbers as shall be directed by the Secretary first mentioned, to the County Recorders of the several counties, who must carefully keep and distribute the same to the persons in the county who are required to keep the registers and make the reports provided in this chapter. [In effect March 16, 1878.]

SEC. 3084. No person shall inter, cremate, or otherwise dispose of any human body, in any city, county, or city and county, without having first obtained a permit therefor. In incorporated cities, or counties, or cities and counties, the permit must be obtained from the person authorized to grant the same by any law, ordinance, or resolution passed for that purpose. But in the absence of such law, ordinance, or resolution, the permit must be obtained from either the Coroner, or Health Officer, Board of Health, or if the Coroner be absent, then from the Health Officer or Board of Health; and if there be no Board of Health or Health Officer, then from a Justice of the Peace. The person applying for a permit must produce and file with the officer issuing the permit a certificate signed by a physician, or a Coroner, or two reputable citizens, setting forth as near as possible the name, age, color, place of birth, occupation, date, locality, and cause of death of deceased. And no permit shall be granted without the production of such certificate. Such permit must be filed with the County Recorder, and the person so filing is entitled to the compensation provided for in section three thousand and seventy-seven of this Code, but if any other registration of the death of the deceased shall have been made, the Recorder must record the name but once. [Approved February 25, 1889; in effect thirty days after.]

PART IV—Of the Government of Counties, Cities, and Towns.

TITLE II—The Government of Counties.

CHAPTER II.

THE BOARD OF SUPERVISORS.

ARTICLE II.

GENERAL PERMANENT POWERS.

SEC. 4046. The Boards of Supervisors, in their respective counties, have jurisdiction and power, under such limitations and restrictions, as are prescribed by law:

* * * * * * * *

20. To adapt to the county the provisions in this Code for the preservation of the health of San Francisco or Sacramento, for such limited time as they may deem proper, and to provide for the expense thereof.

ADDITIONAL STATUTES OF CALIFORNIA.

CHAPTER CCXXIX.

An Act to provide for the grading of public alleys and the construction of sewers therein in the City of Sacramento.

[Approved March 21, 1868.]

SECTION 1. Whenever the Board of Trustees of the City of Sacramento shall deem it expedient to construct a sewer in any public alley, they may order such sewer to be constructed, after having published a notice of such intention in some daily newspaper printed in said city, for the period of ten days, unless the owners of more than one half in extent of the land and lots bisected by such alley shall have made written objections thereto, and delivered the same to the Clerk of said Board of Trustees within the said period of ten days.

SEC. 2. If the owners, or their duly authorized agents, of more than one half in extent of the lands and lots in any block of land bisected by any such alley shall petition said Board of Trustees, in writing, to

cause a sewer to be constructed through the same, the said Board of Trustees shall order the same to be done; or whenever the Board of Health of the City of Sacramento shall, by an order duly made and entered on their records, declare that it is necessary for the public health or cleanliness that a sewer should be constructed in any public alley in said city, and shall have delivered a certified copy of said order to the Board of Trustees, the said Board of Trustees shall order such sewer or sewers constructed, and proceed in the same manner as if said work had been petitioned for by the requisite number of property owners, as above. The cost of constructing that portion of all sewers that extend across streets, or that extend from the line of the block to the main sewer, shall be paid by the city out of the Special Street Fund.

CHAPTER CCCXXXIV.

An Act to authorize the establishment of a Board of Health in the City of Sacramento.

[Approved March 27, 1868.]

SECTION 1. The Board of Trustees of the City of Sacramento shall have power to establish, by ordinance, a Board of Health for the City of Sacramento. Said Board of Health shall consist of five practicing physicians, who shall each be graduates of a medical college of recognized respectability, and the President of the Board of Trustees shall be ex officio President of the Board of Health.

SEC. 2. The Board of Health shall have general supervision of all matters appertaining to the sanitary condition of said city; and full powers are hereby given to said Board to adopt such measures and make such orders and regulations as at any time, in their opinion, the public safety may require, and not in contravention of any law; but such orders and regulations shall not take effect until approved by resolution or order of the Board of Trustees of said city.

SEC. 3. The Trustees of said city shall by ordinance provide, in such manner as to them shall seem best, for enforcing such orders and regulations as the Board of Health shall from time to time adopt.

SEC. 4. The Board of Health now recognized by an ordinance passed by the Trustees of said city shall continue to perform the duties pertaining to their office until their successors are duly appointed and qualified.

SEC. 5. This Act shall take effect from and after its passage.

CHAPTER CCCXLVI.

An Act amendatory of and supplementary to an Act to authorize the establishment of a Board of Health in the City of Sacramento, approved March 27, 1868.

[In effect March 29, 1870.]

SECTION 1. The Board of Trustees of the City of Sacramento shall have power, and it is hereby made their duty, to establish by ordinance a Board of Health for the City of Sacramento. Said Board of Health shall consist of five practicing physicians, who shall each be graduates of a medical college of recognized respectability, and the President of the Board of Trustees shall be ex officio President of the Board of Health.

SEC. 2. The Board of Health of the City of Sacramento now recognized by the Board of Trustees shall have a general supervision of all matters appertaining to the sanitary condition of said city, and full powers are hereby given to said Board of Health over all questions of foul or defective drainage, and of the disinfecting and cleaning of streets, alleys, cellars, cesspools, or nuisances of any description, and of low places within the city limits calculated to receive and retain unhealthy deposits.

SEC. 3. The Board of Health shall exercise a general supervision over the death records of the City of Sacramento, and adopt such forms and regulations for the use and government of physicians, undertakers, and Superintendents of Cemeteries as in their judgment may be best calculated to secure reliable statistics of the mortality in said city and prevent the spread of disease.

SEC. 4. The Board of Trustees of the City of Sacramento shall, by ordinance or otherwise, provide for enforcing such orders and regulations as the Board of Health may from time to time adopt; and in times of epidemics, or when deemed necessary by the Board of Health, a Health Officer shall be employed to enforce the laws in relation to the sanitary condition of said city.

SEC. 5. All expenses necessarily incurred in carrying out the provisions of this Act shall be provided for by the Board of Trustees of the City of Sacramento, who are hereby authorized and directed to make appropriation therefor out of the special fund called the Street Fund in the Act entitled an Act to amend an Act to incorporate the City of Sacramento, approved April twenty-fifth, eighteen hundred and sixty-three, approved March eighteenth, eighteen hundred and seventy.

CHAPTER CCCCXL.

An Act to confer further powers on the Board of Trustees of the City of Sacramento.

[Approved March 31, 1876.]

SECTION 1. The Board of Trustees of the City of Sacramento are hereby authorized and empowered, and it is made their duty, to require all lots, and portions of lots, in the City of Sacramento, north of R Street, west of Fourteenth Street, south of that portion of the north levee lying east of Sixth Street, south of that portion of I Street lying west of Sixth Street and east of the Sacramento River, which are covered with stagnant water a portion of the year, to be filled up to such level or grade as will prevent the same from being so covered.

SEC. 2. Whenever said Board shall declare a lot or portion of lot to be included within the provisions of section one herein, they shall cause to be entered in their minutes of proceedings an order, which may be in substance in the following form: The Board of Trustees of the City of Sacramento hereby determine that (here describe the real estate) is covered with stagnant water portions of the year. It is therefore ordered that the owner or owners thereof fill up the same to a proper level, to be fixed by the City Surveyor, or that the same be filled up at his or their expense. The owner of any lot, or portion thereof, included in such order, may at any time prior to awarding a contract for doing the work, as provided in section three herein, present and file with the Board a protest against the filling up of such lot as contemplated by the order, on the ground that such lot, or portion thereof, is not, during any portion of the year, covered with stagnant water. And if, on a hearing of such protest, the Board finds the same to be true, they shall, by their order, exclude such lot, or portion of a lot, from their original order; but if the Board finds the protest to be not true, they shall proceed as if no protest had been presented and filed. [Amendment of March 30, 1878.]

* * * * * * * * * * * *

[Other sections relate to fixing grade, awarding contracts, assessment and payment of costs.]

CHAPTER CCXXXII.

[Stats. of 1875-6, p. 306.]

SECTION 4. No person, master, captain, or conductor in charge of any boat, vessel, railroad car, or public or private conveyance, shall receive for transportation, or shall transport, the body of any person who has died within the limits of the City and County of San Francisco, with-

out obtaining a permit for the same from the Health Officer, which permit must accompany the body to its destination; and no person, master, captain, or conductor, as aforesaid, shall bring into or transport through the said city and county the dead body of any person, unless it be accompanied with a certificate from some proper authority of the place whence it came, stating name, age, sex, and cause of death, which certificate shall be filed at the Health Office; *provided*, that in no case shall the body of any person who died of a contagious disease be brought to the city within one year of the day of death.

CHAPTER DCLXXIII.

An Act to protect public health from infection caused by exhumation and removal of the remains of deceased persons.

[In force May 1, 1878.]

SECTION 1. It shall be unlawful to disinter or exhume from a grave, vault, or other burial place, the body or remains of any deceased person, unless the person or persons so doing shall first obtain, from the Board of Health, Health Officer, Mayor, or other head of the municipal government of the city, town, or city and county, where the same are deposited, a permit for said purpose. Nor shall such body or remains disinterred, exhumed, or taken from any grave, vault, or other place of burial or deposit, be removed or transported in or through the streets or highways of any city, town, or city and county, unless the person or persons removing or transporting such body or remains shall first obtain from the Board of Health, or Health Officer (if such board or officer there be), and from the Mayor or other head of the municipal government of the city or town, or city and county, a permit, in writing, so to remove or transport such body or remains in and through such streets and highways.

SEC. 2. Permits to disinter or exhume the bodies or remains of deceased persons, as in the last section, may be granted; *provided*, the person applying therefor shall produce a certificate from the Coroner, the physician who attended such deceased person, or other physician in good standing cognizant of the facts, which certificate shall state the cause of death, or disease of which the person died, and also the age and sex of such deceased; *and provided further*, that the body or remains of deceased shall be inclosed in a metallic case or coffin, sealed in such manner as to prevent, as far as practicable, any noxious or offensive odor or effluvia escaping therefrom, and that such case or coffin contains the body or remains of but one person, except where infant

children, of the same parent or parents, or parent and children, are contained in such case or coffin. And the permit shall contain the above conditions, and the words: "Permit to remove and transport the body of ———, age ———, sex ———," and the name, age, and sex shall be written therein. The officer of the municipal government of the city or town, or city and county, granting such permit, shall require to be paid for each permit the sum of ten dollars, to be kept as a separate fund by the Treasurer, and which shall be used in defraying expenses of and in respect to such permits, and for the inspection of the metallic cases, coffins, and inclosing boxes herein required; and an account of such moneys shall be embraced in the accounts and statements of the Treasurer having the custody thereof.

SEC. 3. Any person or persons who shall disinter, exhume, or remove, or cause to be disinterred, exhumed, or removed, from a grave, vault, or other receptacle or burial place, the body or remains of a deceased person without a permit therefor, shall be guilty of a misdemeanor, and be punished by a fine not less than fifty nor more than five hundred dollars, or by imprisonment in the county jail for not less than thirty days nor more than six months, or by both such fine and imprisonment. Nor shall it be lawful to receive such body, bones, or remains on any vehicle, car, barge, boat, ship, steamship, steamboat, or vessel for transportation in or from this State, unless the permit to transport the same is first received, and is retained in evidence by the owner, driver, agent, superintendent, or master of the vehicle, car, or vessel.

SEC. 4. Any person or persons who shall move or transport, or cause to be moved or transported, on or through the streets or highways of any city or town, or city and county, of this State, the body or remains of a deceased person, which shall have been disinterred or exhumed without a permit, as described in section two of this Act, shall be guilty of a misdemeanor, and be punishable as provided in section three of this Act.

SEC. 5. Any person who shall give information to secure the conviction of any person or persons for the violation of the provisions of this Act shall be entitled to receive the sum of twenty-five dollars, to be paid from the fund collected from fines imposed and accruing under this Act.

SEC. 6. Nothing in this Act contained shall be taken to apply to the removal of the remains of deceased persons from one place of interment to another cemetery or place of interment within the State; *provided*, that no permit shall be issued for the disinterment or removal of any body unless such body has been buried for one year or more, without the written consent of the Mayor, Chairman of the Board of Supervisors, or City Council of any municipality of the State. [As amended and passed March, 1889.]

CHAPTER CCXLVII.

An Act authorizing the Mayor and Common Council of the City of San José to establish and provide for the maintenance of a Board of Health.

[Approved March 16, 1878.]

SECTION 1. The Mayor and Common Council of the City of San José may establish, by ordinance, a Board of Health therefor, to consist of five regular practicing physicians, graduates of a medical college of recognized respectability.

SEC. 2. The members of the Board hold their offices at the pleasure of the appointing power.

SEC. 3. The Board of Health of the City of San José has a general supervision of all the matters appertaining to the sanitary condition of the city, and make such rules and regulations in relation thereto as are not inconsistent with law.

SEC. 4. The Mayor is ex officio President of the Board. The Board must meet monthly, and at such other times as the President may direct. In the absence of the President, the Board may elect a Chairman, who is clothed with the same power as the President.

SEC. 5. The Health Officer of the City of San José is elected by the Board of Health, and holds office at its pleasure. He must be a graduate of some medical college in good standing, and must reside within the City of San José.

SEC. 6. The Health Officer may perform all acts which Quarantine Officers are usually authorized to perform, and he is the executive officer of the Board of Health.

SEC. 7. The Board of Health may locate and establish pesthouses, and cause to be removed thereto, and kept, any person having a contagious or infectious disease; may discontinue or remove the same, and make such rules and regulations regarding the conduct of the same as are needful.

SEC. 8. The Board of Health may exercise a general supervision over the death records of the City of San José, and may adopt such forms and regulations for the use and governance of physicians, and undertakers, and Superintendent of Cemeteries, as in their judgment may be best calculated to secure reliable statistics of the mortality in the city, and prevent the spread of disease.

SEC. 9. The Mayor and Common Council of the City of San José must, by ordinance or otherwise, provide for enforcing such orders and regulations as the Board of Health may from time to time adopt.

SEC. 10. All expenses necessarily incurred in carrying out the provisions of this article must be provided for by the Mayor and Common Council of the City of San José, who may make appropriation therefor

out of the Special Street Fund, if the same is sufficient; if not, they may, by taxation, provide a fund therefor.

SEC. 11. The Mayor and Common Council must fix the compensation of the Board of Health and Health Officer.

CHAPTER CCCXXV.

An Act to provide and maintain a system of sewerage in the City of Petaluma, and to take private lands therefor.

[In effect March 23, 1878.]

SECTION 1. The Board of Trustees of the City of Petaluma are hereby empowered and directed to have surveyed, laid out, established, constructed, and maintained, a general system of sewerage for the City of Petaluma, and for that purpose shall employ a competent engineer to survey, map, and plat such contemplated sewerage, showing the location, length, and size of such sewers, which survey, map, and plat when completed, with his recommendations, he shall file with the Clerk of the Board of Trustees; upon the filing of which, the Board of Trustees shall give at least ten days' notice, by publication in some newspaper published in said city, of the time and place when they will consider said report and hear objections, and may modify and correct the same; and so modified and corrected shall, by resolution, adopt the same, or any part thereof, as the official map of sewers. The compensation of such engineer, and such assistants as may be required, shall be determined by said Board, and shall be paid by warrant on the Sewer Fund of said city.

SEC. 2. In order to provide for the necessary and proper drainage and sewerage of the City of Petaluma, the Board of Trustees thereof are hereby authorized to procure the right of way by purchase, or condemnation, for such main and lateral sewers or drains as they may deem proper for the sewerage and drainage of said city; such rights of way may be thus secured through lands within the corporate limits, and also when required through lands adjacent to and without said city, under the provisions of part three, title seventeen, of the Code of Civil Procedure, for the purpose of condemning such lands, or the right of way through the same, to the use of the city for public drains or sewers; *provided*, that the benefits resulting to the land remaining or adjoining may be offset against the value of the land actually taken, as also against any damages resulting to such adjacent land from such improvement.

SEC. 3. The Board of Trustees of the City of Petaluma, in addition to the taxes now authorized by law, are hereby authorized and empowered

to levy annually an additional tax on all real and personal property of said city, not to exceed twenty cents on each one hundred dollars, to be levied and collected at the same time and in the same manner as other city taxes, and to be known as the sewer tax, which shall constitute a separate fund, to be known as the "Sewer Fund."

SEC. 4. It shall be the duty of the Board of Trustees to construct, maintain, and keep in repair, according to the general system of sewerage adopted, such sewers as from time to time they may deem necessary for the health and welfare of said city.

SEC. 5. All proceedings, contracts, and work in relation to the construction of sewers under this Act, shall be governed in all respects by the provisions of the city charter in relation to street work, except that no petition of property owners shall be necessary. The Board must not, without the consent of owners of adjacent property, change the width of any sidewalk, after said sidewalk has been constructed, for a period of five years.

CHAPTER CCCIV.

An Act to promote the sanitary condition of towns and villages in Fresno County.

[Approved March 20, 1873.]

SECTION 1. It is unlawful for any person, being a resident within any town or village, incorporated or unincorporated, which contains ten or more dwellings, to have or allow on his, her, or their premises, or permit to accumulate upon the half of any street or alley contiguous thereto, any filth or rubbish, or have any deposit of excrement or other filth upon either, or permit such premises to become in any manner filthy or in an unhealthy condition.

SEC. 2. Upon the application of any resident of any such town or village, if unincorporated, the Board of Supervisors of the county wherein the same is situate, shall define and place of record in their minutes the limits and boundaries thereof; said Board shall appoint one of the Constables of the township wherein such town or village is situate, and notify him of his appointment, to carry out the provisions of this Act as hereinafter specified.

SEC. 3. It is the duty of such Constable, when so appointed, to inspect the premises of every street, alley, or vacant lot within the limits of the town or village for which he is appointed at least twice during each month, upon the first and third Mondays thereof, and in case that he find that any premises, or the half of any streets or alleys contigu-

ous thereto, have upon them any filth or rubbish, or any deposit of excrement or other filth, he shall give written notice to the owner or occupant of such premises to remove the same; and in case the same be not removed within three days thereafter, he shall cause it to be done and such premises thoroughly cleansed in the manner directed by the Health Officer of the county, if there be one, at the expense of the owner or occupant, including his fee of two dollars for each premises so cleansed by him; and it is the duty of such Health Officer to give written directions to such Constable as to how he shall cleanse premises, and such Health Officer shall, at the request of any citizen, examine any premises and require such Constable to cleanse the same and see that such cleansing is properly and efficiently done.

SEC. 4. If said expenses and fee be not paid on presentation of his itemized account therefor, the Constable may maintain action therefor, including a reasonable attorney's fee, to be fixed by the Court; and from the execution in such action no property of the defendant shall be exempt.

SEC. 5. If the Constable cannot find the owner or occupant of any premises within the limits of the town for personal service of the notice hereinbefore mentioned, such notice may be served by posting the same upon some conspicuous place on such premises.

SEC. 6. For every failure or refusal of the Constable or Health Officer to perform any of their duties under this Act, they shall, respectively, forfeit fifty dollars, to be recovered by action, one half to be paid to any person bringing such action, and the other half into the County Indigent Sick Fund. The sureties of the Constable shall be liable for such penalty; but the Health Officer shall not, in the performance of his duties, be required to go beyond the limits of the town wherein he resides.

SEC. 7. This Act shall take effect immediately, and shall apply only to the County of Fresno.

CHAPTER CCCLXXIV.

An Act to establish a Board of Health for the County of Tulare.

[In effect March 26, 1878.]

SECTION 1. There shall be a Board of Health in and for the County of Tulare, consisting of three practical physicians, who are graduates of some medical college in good standing, two of whom, at least, shall be residents of the City of Visalia; and said Board shall serve without compensation.

SEC. 2. The Board of Supervisors of the County of Tulare, at their next regular meeting in May, eighteen hundred and seventy-eight, shall appoint a Board of Health for said county, one of whom shall hold office for the term of one year thereafter, and one for two years, and the other for three years, to be designated by said Board of Supervisors; and annually thereafter, at their regular meeting in May, said Board of Supervisors shall appoint a member of said Board of Health, who shall hold office for the term of three years; and all vacancies shall be filled by said Board of Supervisors by appointment.

SEC. 3. The Board of Health shall have general supervision of all matters appertaining to the sanitary condition of said county, and full powers are hereby given to said Board to adopt such measures and make such orders and regulations as at any time, in their opinion, the public safety may require, and not in contravention of any law. They shall have power to declare any place where they shall have reason to believe a pestilential, contagious, or infectious disease is probably prevailing to an alarming extent to be an infected place, and to fix the period for so considering such place, notice of which shall be given by posting notices or by publication, as said Board shall deem proper.

SEC. 4. All the necessary expenses incurred by said Board of Health for printing, stationery, etc., shall be allowed by the Board of Supervisors and ordered paid out of the General Fund of said county.

SEC. 5. The Board of Health may appoint a clerk, who shall receive a reasonable compensation for his services, not exceeding two hundred dollars per annum, to be fixed and allowed by the Board of Supervisors and payable out of the General Fund of said county.

SENATE CONCURRENT RESOLUTION No. 25.

Relative to appointment of the members of the State Board of Health to consider the subject of a hospital for consumptives.

[Adopted April, 1880.]

Resolved, the Assembly concurring, That a committee of three members of the State Board of Health, to be designated by the Governor, be and are hereby appointed to consider the subject of a State Hospital for Consumptives, to determine a suitable locality, to investigate the probable cost, to devise a general scheme for the construction and management of such an institution, and to report the results of their investigations to the Legislature at its next session.

ASSEMBLY JOINT RESOLUTION No. 7.

Relative to the procuring of a quarantine depot.

[Adopted April 10, 1880.]

WHEREAS, The City of San Francisco, by reason of its commercial relations with Asiatic ports, is alarmingly exposed to the introduction of contagious diseases; and whereas, the port of San Francisco has no place where passengers and cargo can be landed and the necessary sanitary precautions adopted; therefore, be it

Resolved by the Assembly, the Senate concurring, That our Senators and Representatives are hereby requested to use their utmost endeavors to receive from the General Government a portion of one of the islands in the Bay of San Francisco for use as a quarantine depot.

Resolved, That the Governor be requested to transmit a copy of these resolutions to each of our Senators and Representatives in Congress.

ASSEMBLY CONCURRENT RESOLUTION No. 23.

Relative to the establishment of a quarantine station on Angel Island.

[Adopted 1880.]

WHEREAS, It is necessary that some convenient place should be provided for quarantine grounds in the Harbor of San Francisco, and near the city; and whereas, the State Board of Health, after the most careful examination, are unable to find any suitable place in said harbor, except the northern end of Angel Island, and near the eastern side thereof; therefore,

Resolved by the Assembly, the Senate concurring, That our Senators be instructed, and our Representatives in Congress be requested, to procure a strip of land jutting out into the bay at the northeastern part of Angel Island, in the Harbor of San Francisco, consisting of not more than two acres, from the Government of the United States, as a quarantine station for San Francisco, and, if necessary, to procure the necessary legislation for that purpose.

Resolved, That a copy of these resolutions be forwarded by the Governor to each of our Senators and Representatives in Congress.

CHAPTER XC.

An Act to prevent the introduction of contagious or infectious diseases into the State of California.

[In effect March 15, 1883.]

SECTION 1. Whenever there shall exist, in the opinion of the State Board of Health, imminent danger of the introduction of contagious or infectious diseases into the State of California, by means of railroad communication with other States, the State Board of Health are authorized, and it is hereby made their duty, to make or cause to be made, by an accredited agent or inspector, an inspection of all railroad cars coming into the State at such point, or between such points within the State limits as may be selected for the purpose.

SEC. 2. Such inspection shall be made, where practicable, during the ordinary detention of a train at a station, or while in transit between stations, and in all cases shall be so conducted as to occasion the least possible detention or interruption of travel or inconvenience to the railroad companies, so far as consistent with the purposes of this Act.

SEC. 3. Should the discovery be made of the existence among the passengers of any case or cases of dangerous, contagious, or infectious disease, the said Board of Health, or their agent or inspector, under rules and conditions prescribed by them as being applicable to the nature of the disease, shall have power to cause the side-tracking or detention of any car or cars so infected, to isolate the sick, or remove them to a suitable place for treatment, to establish a suitable refuge station, to cause the passengers and materials in such infected car to be subjected to disinfection and cleansing before proceeding farther into the State, and, in the case of smallpox, to offer free vaccination to all persons exposed in any car or at any station.

SEC. 4. The sum of five hundred dollars is hereby appropriated out of any moneys in the treasury not otherwise appropriated, to be expended solely for the purposes of this Act, and all expenditures herein authorized shall be specified in an itemized account to be presented to the State Board of Examiners, and paid as other demands on the treasury are paid; *provided*, that in no case shall the sum expended exceed that herein specially appropriated for the purpose.

CHAPTER XIV.

An Act to grant to Boards of Health, or Health Officers, in cities and cities and counties, the power to regulate the plumbing and drainage of buildings, and to provide for the registration of plumbers.

[In force March 3, 1885.]

SECTION 1. It shall not be lawful for any person to carry on business, or labor as a master or journeyman plumber, in any incorporated city, or in any city and county, in this State, until he shall have obtained from the Board of Health of said city, or city and county, a license authorizing him to carry on business, or labor as such mechanic. A license so to do shall be issued only after a satisfactory examination by the Board of each applicant upon his qualifications to conduct such business, or to so labor. All applications for license, and all licenses issued, shall state the name in full, age, nativity, and place of residence of the applicant or person so licensed. It shall be the duty of the Secretary of each Board of Health to keep a record of all such licenses issued, together with an alphabetical index of the same. [As amended March 9, 1887.]

SEC. 2. A list of all licensed plumbers shall be published in the yearly report of the Health Officer or Board of Health. [As amended March 9, 1887.]

SEC. 3. The drainage and plumbing of all buildings, both public and private, hereafter erected in any city, or city and county, shall be executed in accordance with plans previously approved in writing by the Board of Health of said city, or city and county, and suitable drawings and description of said drainage and plumbing shall, in each case, be submitted to the Board of Health, and placed on file in the Health Office. The said Board of Health is also authorized to receive and place on file drawings and descriptions of the drainage and plumbing of buildings erected prior to the passage of this Act.

SEC. 4. The Boards of Supervisors, or other city, or city and county officials, whose duty it is to make appropriation and tax levies for general purposes of such city, or city and county, shall make the necessary appropriations and tax levies, and shall insert the same in the yearly tax levy, to provide for carrying out the provisions of this Act. Such appropriations and tax levy shall be made at the same time and in the same manner as appropriations and tax levies are made for other city, or city and county purposes.

SEC. 5. In any city, or city and county, where there is under existing laws a Health Officer but no Board of Health, such Health Officer shall perform all the duties required by this Act of the Board of Health, until a Board of Health shall be created; and in any city, or city and

county, where there is no Health Officer nor Board of Health, the Board of Supervisors, or City Council, or other municipal legislative board or body, shall create a Board of Health, who shall perform all the duties required by this Act of the Board of Health or Health Officer.

SEC. 6. Any Superior Court, or Judge thereof, shall have power to restrain, by injunction, the continuance of work to be done upon or about buildings or premises where the provisions of this Act have not been complied with, and no undertaking shall be required as a condition to the granting or issuing of such injunction, or by reason thereof.

SEC. 7. Any person violating any of the provisions of this Act shall be deemed guilty of a misdemeanor, and upon conviction shall be punished accordingly.

CHAPTER XXXVIII.

An Act to provide for analyzing the minerals, mineral waters and other liquids, and the medicinal plants of the State of California, and of foods and drugs, to prevent the adulteration of the same.

[Approved March 9, 1885.]

SECTION 1. The Governor of the State of California shall appoint one of the professors of the State University of California of sufficient competence, knowledge, skill, and experience, as State Analyst, whose duty it shall be to analyze all articles of food, drugs, medicines, medicinal plants, minerals, and mineral waters, and other liquids or solids which shall be manufactured, sold, or used within this State, when submitted to him, as hereinafter provided.

SEC. 2. The State Board of Health and Vital Statistics, or medical officers of health of any city, town, or of any city and county, or county, may, at the cost of their respective boards or corporations, purchase a sample of any food, drugs, medicines, medicinal plants, mineral waters, or other liquids offered for sale in any town, village, or city in this State, and submit the same to the State Analyst, as hereinafter provided; and said Analyst shall, upon receiving such article duly submitted to him, forthwith analyze the same, and give a certified certificate to the Secretary of the State Board of Health submitting the same, wherein he shall fully specify the result of the analysis; and the certificate of the State Analyst shall be held in all the courts of this State as prima facie evidence of the properties of the articles analyzed by him.

SEC. 3. Any person desiring an analysis of any food, drug, medicine, medicinal plant, soil, mineral water, or other liquid, shall submit the same to the Secretary of the State Board of Health, together with a

written statement of the circumstances under which he procured the article to be analyzed, which statement must, if required by him, be verified by oath; and it shall be the duty of the Secretary of the State Board of Health to transmit the same to the State Analyst, the expenses thereof to be defrayed by the said Board.

SEC. 4. The State Analyst shall report to the State Board of Health the number of all the articles analyzed, and shall specify the results thereof to said Board annually, with a full statement of all the articles analyzed, and by whom submitted.

SEC. 5. The State Board of Health may submit to the State Analyst any samples of food, drugs, medicines, medicinal plants, mineral waters, or other liquids, for analysis, as hereinbefore provided.

SEC. 6. It shall be competent for the Mineralogist of the State of California to submit to the State Analyst any minerals of which he desires an analysis to be made; *provided*, that the cost of the same shall be defrayed by the Mineralogical Bureau.

SEC. 7. The Board of State Viticultural Commissioners shall have the same privileges as are provided for the State Board of Health under this Act, with respect to samples of wines and grape spirits, and of all liquids and compounds in imitation thereof; and any person or persons desiring analyses of such products shall submit the same to the Secretary of the said Board of State Viticultural Commissioners, and the same shall be transmitted to the State Analyst, in the manner prescribed in section three of this Act. The analyses shall be made, and the certificates of the State Analyst shall be forwarded to the Secretary of the said Board of State Viticultural Commissioners, and shall have the same force and effect as provided for in section two of this Act, with respect to analyses made for the State Board of Health.

CHAPTER XXII.

An Act to appropriate money to prevent the introduction of contagious and infectious diseases.

[In force March 4, 1887.]

SECTION 1. The sum of ten thousand dollars is hereby appropriated out of the General Fund in the State Treasury, to be expended by the State Board of Health, under the direction of the Governor, for the prevention of the introduction of any contagious and infectious diseases into the State. The claims for such expenditures must be audited by the Board of Examiners; except that when a contingency arises, which, in

the opinion of the Governor, demands the immediate use of money, the Controller may draw his warrant, upon the order of the Governor, in such sums, not exceeding one thousand dollars, as he may direct, in the name of the State Board of Health; *provided*, that an account must be thereafter filed with the Board of Examiners, and audited by it, and transmitted to the Controller, showing the manner of such expenditure.

CHAPTER XXIV.

An Act to encourage and provide for a general vaccination in the State of California.

[In force February 20, 1889.]

SECTION 1. The Trustees of the several common school districts in this State, and Boards of common school government in the several cities and towns, are directed to exclude from the benefits of the common schools therein any child or any person who has not been vaccinated, until such time when said child or person shall be successfully vaccinated; *provided*, that any practicing and licensed physician may certify that the child or person has used due diligence and cannot be vaccinated so as to produce a successful vaccination, whereupon such child or person shall be excepted from the operation of this Act.

SEC. 2. The Trustees or local Boards, annually, or at such special times to be stated by the State Board of Health, must give at least ten days' notice, by posting a notice in two or more public or conspicuous places within their jurisdiction, that provision has been made for the vaccination of any child of suitable age who may desire to attend the common schools, and whose parents or guardians are pecuniarily or otherwise unable to procure vaccination for such child.

SEC. 3. The said Trustees or Board must, within sixty days after the passage of this Act, and every year thereafter, ascertain the number of children or persons in their respective school districts, or subdivision of the city school government, being of an age suitable to attend common schools, who have not been already vaccinated, and make a list of the names of all such children or persons. It also shall be the duty of said Trustees or Board to provide, for the vaccination of all such children or persons in their respective school districts, a good and reliable vaccine virus wherewith to vaccinate such children or persons who have not been vaccinated. And when so vaccinated to give a certificate of vaccination, which certificate shall be evidence thereof for the purpose of complying with section one.

SEC. 4. The necessary expenses incurred by the provisions of this Act shall be paid out of the common school moneys apportioned to the district, city, or town. And if there be not sufficient money, the Trustees must notify the Board of Supervisors of the amount of money necessary, and the Board must, at the time of levying the county tax, levy a tax upon the taxable property in the district sufficient to raise the amount needed. The rate of taxation is ascertained by deducting fifteen per cent for delinquencies from the assessment, and the rate must be based upon the remainder. The tax so levied must be computed and entered upon the assessment roll by the County Auditor, and collected at the same time and in the same manner as State and county taxes, and when collected shall be paid into the county treasury for the use of the district.

SEC. 5. The Trustees of the several school districts of this State are hereby required to include in their annual report, and report to the Secretary of the State Board of Health, the number in their several districts between the ages of five and seventeen years who are vaccinated and the number unvaccinated.

CHAPTER V.

An Act to provide for the proper sanitary condition of factories and workshops, and the preservation of the health of the employés.

[In force February 6, 1889.]

SECTION 1. Every factory, workshop, mercantile or other establishment, in which five or more persons are employed, shall be kept in a cleanly state and free from the effluvia arising from any drain, privy, or other nuisance, and shall be provided, within reasonable access, with a sufficient number of water-closets or privies for the use of the persons employed therein. Whenever the persons employed as aforesaid are of different sexes, a sufficient number of separate and distinct water-closets or privies shall be provided for the use of each sex, which shall be plainly so designated, and no person shall be allowed to use any water-closet or privy assigned to persons of the other sex.

SEC. 2. Every factory or workshop in which five or more persons are employed shall be so ventilated while work is carried on therein that the air shall not become so exhausted as to be injurious to the health of the persons employed therein, and shall also be so ventilated as to render harmless, as far as practicable, all the gases, vapors, dust, or other impurities generated in the course of the manufacturing process or handicraft carried on therein, that may be injurious to health.

SEC. 3. No basement, cellar, underground apartment, or other place which the Commissioner of the Bureau of Labor Statistics shall condemn as unhealthy and unsuitable, shall be used as a workshop, factory, or place of business in which any person or persons shall be employed.

SEC. 4. If in any factory or workshop any process or work is carried on by which dust, filaments, or injurious gases are generated or produced that are liable to be inhaled by the persons employed therein, and it appears to the Commissioner of the Bureau of Labor Statistics that such inhalation could, to a great extent, be prevented by the use of some mechanical contrivance, he shall direct that such contrivance shall be provided, and within a reasonable time it shall be so provided and used.

SEC. 5. Every person, firm, or corporation employing females in any manufacturing, mechanical, or mercantile establishment shall provide suitable seats for the use of the females so employed, and shall permit the use of such seats by them when they are not necessarily engaged in the active duties for which they are employed.

SEC. 6. Any person or corporation violating any of the provisions of this Act shall be punished by a fine of not less than fifty nor more than one hundred dollars for each offense.

SEC. 7. It shall be the duty of the Commissioner of the Bureau of Labor Statistics to enforce the provisions of this Act.

CHAPTER CXLVIII.

An Act to create the office of Attorney for the State Board of Health and the Board of Health of the City and County of San Francisco.

[Approved March 31, 1891.]

SECTION 1. The office of Attorney for the State Board of Health and the Board of Health of the City and County of San Francisco is hereby created; such attorney shall be appointed by the Governor, and shall hold his office as such attorney for the term of four years, and until his successor is elected and qualified.

SEC. 2. It shall be the duty of such attorney to act for and represent the State Board of Health and the Board of Health of the City and County of San Francisco in all legal matters which may require their attention as such Boards of Health, and to especially represent and act for and in coöperation with said Boards of Health, when required by them, in the prevention of all acts and things which, in the judgment of said Boards of Health, or either of them, may have a tendency to be detrimental to the health of the people of the State; and in such other

matters pertaining to the health of the State in general and the duties of said Boards of Health, to assist and aid them with his advice, and to represent and act for them in court.

SEC. 3. The salary of such attorney shall be three thousand dollars per annum, and shall be paid out of the State Treasury, upon warrants drawn by the Controller, in the same manner as the salaries of other State officers are paid.

SEC. 4. All Acts and parts of Acts in conflict with this Act are hereby repealed.

SEC. 5. This Act shall take effect and be in force from and after its passage.

PENAL CODE.

PART I, TITLE IX, CHAPTER VII.

RELATIVE TO THE SMOKING OF OPIUM.

SEC. 307. Every person who opens and maintains, to be resorted to by other persons, any place where opium, or any of its preparations, is sold or given away, to be smoked at such place, and any person who at such place sells or gives away any opium, or its said preparation, to be there smoked or otherwise used, and every person who visits or resorts to any such place for the purpose of smoking opium, or its said preparations, is guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine not exceeding five hundred dollars, or imprisonment in the county jail not exceeding six months, or by both such fine and imprisonment. [In effect March 4, 1881.]

PART I, TITLE X.

OF CRIMES AGAINST THE PUBLIC HEALTH.

SECTION 370. Public nuisance defined.
371. Unequal damage.
372. Maintaining a nuisance a misdemeanor.
373. Establishing or keeping pesthouses within cities, towns, etc.
374. Putting dead animals in streets, rivers, etc.
376. Violation of quarantine laws by masters of vessels.
377. Willful violation of health laws.
378. Neglecting to perform duties under health law.
380. Apothecary omitting to label drugs, or labeling them wrongfully, etc.
382. Adulterating food, drugs, liquors, etc.
383. Disposing of tainted food, etc.
394. Exposing person infected with any contagious disease in a public place.
400. Using or exposing animal with glanders
401. Animal having glanders to be killed.
402. Adulterating candy.

SEC. 370. Anything which is injurious to health, or is indecent, or offensive to the senses, or an obstruction to the free use of property, so as to interfere with the comfortable enjoyment of life or property, by an entire community or neighborhood, or by any considerable number of persons, or unlawfully obstructs the free passage or use, in the customary manner, of any navigable lake, or river, bay, stream, canal, or basin, or any public park, square, street, or highway, is a public nuisance. [In effect July 1, 1874.]

SEC. 371. An act which affects an entire community or neighborhood, or any considerable number of persons, as specified in the last section, is not less a nuisance because the extent of the annoyance or damage inflicted upon individuals is unequal. [In effect July 1, 1874.]

SEC. 372. Every person who maintains or commits any public nuisance, the punishment for which is not otherwise prescribed, or who willfully omits to perform any legal duty relating to the removal of a public nuisance, is guilty of a misdemeanor.

SEC. 373. Every person who establishes or keeps, or causes to be established or kept, within the limits of any city, town, or village, any pesthouse, hospital, or place for persons affected with contagious or infectious diseases, is guilty of a misdemeanor.

SEC. 374. Every person who puts the carcass of any dead animal, or the offal from any slaughter-pen, corral, or butcher shop, into any river, creek, pond, reservoir, stream, alley, public highway, or road in common use, or who attempts to destroy the same by fire within one fourth of a mile of any city, town, or village, and every person who puts the carcass of any dead animal, or any offal of any kind, in or upon the borders of any stream, pond, lake, or reservoir, from which water is drawn for the supply of the inhabitants of any city, city and county, or any town, in this State, so that the drainage from such carcass or offal may be taken up by or in such stream, pond, lake, or reservoir, or who allows the carcass of any dead animal, or any offal of any kind, to remain in or upon the borders of any such stream, pond, lake, or reservoir, within the boundaries of any lands owned or occupied by him, or who keeps any horses, mules, cattle, swine, sheep, or live stock of any kind, penned, corraled, or housed on, over, or on the borders of any such stream, pond, lake, or reservoir, so that the waters thereof shall become polluted by reason thereof, is guilty of a misdemeanor, and upon conviction thereof shall be punished as prescribed in section three hundred and seventy-seven of this Code. [In effect March 23, 1876.]

SEC. 376. Every master of a vessel subject to quarantine or visitation by the quarantine officer, arriving in the port of San Francisco, who refuses or omits—

1. To proceed with and anchor his vessel at the place assigned for quarantine, at the time of his arrival; or,

2. To submit his vessel, cargo, and passengers to the examination of the quarantine officer, and to furnish all necessary information to enable that officer to determine to what length of quarantine and other regulations they ought, respectively, to be subject; or,

3. To remain with his vessel at the quarantine during the period assigned for her quarantine, and while at quarantine to comply with the regulations prescribed by law, and with such as any of the officers of health, by virtue of authority given them by law, shall prescribe in relation to his vessel, his cargo, himself, his passengers, or crew—

Is punishable by imprisonment in the county jail not exceeding one year, or by fine not exceeding two thousand dollars, or both. [In effect March 9, 1878.]

SEC. 377. Every person who is charged with a duty relating to the registration of deaths, under chapter three, title seven, of the Act to establish a Political Code, approved March twelfth, eighteen hundred and seventy-two, who—

1. Willfully fails to keep a registry of the name, age, residence, and time of death of a decedent; or,

2. Willfully fails to register with the County Recorder a certified copy of such register, as is provided for in said chapter; or,

3. Willfully inters, cremates, or otherwise disposes of any human body, in any city, county, or city and county, without having first obtained a permit, as provided for in said chapter; or,

4. Willfully grants a permit for the interment, cremation, or disposition of a dead human body, without the certificate provided for in said chapter; or,

5. Willfully violates any of the laws of this State relating to the preservation of the public health—

Is guilty of a misdemeanor, and is, unless a different punishment for such violation is prescribed by this Code, punishable by imprisonment in the county jail not exceeding one year, or by fine not exceeding one thousand dollars, or by both such fine and imprisonment. [Approved February, 1889.]

SEC. 378. Every person charged with the performance of any duty under the laws of this State relating to the preservation of the public health, who willfully neglects or refuses to perform the same, is guilty of a misdemeanor.

SEC. 380. Every apothecary, druggist, or person carrying on business as a dealer in drugs or medicines, or person employed as clerk or salesman by such person, who, in putting up any drugs or medicines, or making up any prescription, or filling any order for drugs or medicines, willfully, negligently, or ignorantly omits to label the same, or puts an untrue label, stamp, or other designation of contents, upon any box, bottle, or other package containing any drugs or medicines, or substi-

tutes a different article for any prescribed or ordered, or puts up a greater or less quantity of any article than that prescribed or ordered, or otherwise deviates from the terms of the prescription or order which he undertakes to follow, in consequence of which human life or health is endangered, is guilty of a misdemeanor, or if death ensues, is guilty of a felony.

SEC. 382. Every person who adulterates or dilutes any article of food, drink, drug, medicine, spirituous or malt liquor, or wine, or any article useful in compounding them, with a fraudulent intent to offer the same, or cause or permit it to be offered for sale as unadulterated or undiluted, and every person who fraudulently sells, or keeps, or offers for sale the same as unadulterated or undiluted, is guilty of a misdemeanor.

SEC. 383. Every person who knowingly sells, or keeps, or offers for sale, or otherwise disposes of any article of food, drink, drug, or medicine, knowing that the same has become tainted, decayed, spoiled, or otherwise unwholesome or unfit to be eaten or drank, with intent to permit the same to be eaten or drank, is guilty of a misdemeanor.

SEC. 394. Every person who willfully exposes himself, or another, afflicted with any contagious or infectious disease, in any public place or thoroughfare, except in his necessary removal in a manner the least dangerous to the public health, is guilty of a misdemeanor.

SEC. 400. Any person, persons, company, or corporation, who shall bring, or cause to be brought, or aid in bringing into this State any sheep, hog, horse, or cattle of any kind, or any domestic animals of any kind, knowing the same to be affected with any contagious or infectious diseases, shall be guilty of a misdemeanor. [As amended and approved March 19, 1889.]

SEC. 401. Every person who adulterates candy, by using in its manufacture terra alba, or any other deleterious substance or substances, or who sells, or keeps for sale, any candy or candies adulterated with terra alba, or any other deleterious substance or substances, is guilty of a misdemeanor. [In effect March 16, 1878.]

SEC. 402. Every animal having glanders or farcy shall at once be deprived of life by the owner or person having charge thereof, upon discovery or knowledge of its condition; and any such owner or person omitting or refusing to comply with the provisions of this section shall be guilty of a misdemeanor. [In effect April 16, 1880.]

OTHER PENAL STATUTES.

CHAPTER CXCV.

An Act to encourage the production and sale of pure and wholesome milk, and to prohibit and punish the production or sale of unwholesome or adulterated milk.

[Approved March 12, 1870.]

SECTION 1. It shall be unlawful for any person or persons to sell, exchange, or distribute, or expose for sale, exchange, or distribution, any impure, adulterated, or unwholesome milk; or to adulterate any milk for the purpose of offering the same for sale. exchange, or distribution; or to keep any cows for the production of milk for market, sale, exchange, or distribution, in a crowded and unhealthy condition; or to feed the same on any food which would produce impure, diseased, or unwholesome milk; and every person or persons who shall engage in or carry on the sale, exchange, distribution, or any traffic in milk, shall have the cans in which the milk is exposed for sale, exchange, or distribution, and the vehicle from which the same is vended, exchanged, or distributed, conspicuously marked with his or their names; also indicating by said mark the locality from whence said milk is obtained or produced, and any sale, distribution, or exchange of any milk in cans or by a vehicle so marked as to convey the idea that said milk was produced from a different locality than it really was, shall be and is hereby forbidden.

SEC. 2. Any person violating any of the provisions of this Act shall be deemed guilty of a misdemeanor, and be punished by a fine not less than one hundred dollars for the first offense, and double such amount for each subsequent offense, and by imprisonment according to law, if such fine be not paid. One half of such fine shall be paid to the informer or prosecuting witness, and the other half to the School Fund of the county. And any person may be compelled to testify concerning violations of this Act; but such testimony shall not be used against such witness in any criminal prosecution.

SEC. 3. The Health Officer and Health Inspectors of the City and County of San Francisco shall inform against and diligently prosecute all persons violating the provisions of this Act.

SEC. 4. This Act shall take effect immediately after its passage.

CHAPTER CCCCXCVI.

An Act concerning lodging houses and sleeping apartments.

[In effect April 3, 1876.]

SECTION 1. Every person who owns, leases, lets, or hires to any person or persons, any room or apartment in any building, house, or other

structure, within the limits of any incorporated city, or city and county, within the State of California, for the purpose of a lodging or sleeping apartment, which room or apartment contains less than five hundred cubic feet of space, in the clear, for each person so occupying such room or apartment, shall be deemed guilty of a misdemeaner, and shall, upon conviction thereof, be punished by a fine of not less than fifty dollars or more than five hundred dollars, or by imprisonment in the county jail, or by both such fine and imprisonment.

SEC. 2. Any person or persons found sleeping or lodging, or who hires for the purpose of sleeping in or lodging in any room or apartment which contains less than five hundred cubic feet of space, in the clear, for each person so occupying such room or apartment, shall be deemed guilty of a misdemeanor, and shall, upon conviction, be punished by a fine of not less than ten or more than fifty dollars, or by both such fine and imprisonment.

SEC. 3. It shall be the duty of the Chief of Police, or such other person to whom the police powers of the city are delegated, to detail a competent and qualified officer or officers of the regular force to examine into any violation of any of the provisions of this Act, and to arrest any person guilty of any such violation.

SEC. 4. The provisions of this Act shall not be construed to apply to hospitals, jails, prisons, insane asylums, or other public institutions.

SEC. 5. All Acts or parts of Acts in conflict with the provisions of this Act are hereby repealed.

CHAPTER CLXXXIX.

An Act to regulate the sale of certain poisonous substances.

[Approved April 16, 1880.]

SECTION 1. It shall be unlawful for any person to retail any of the substances poisonous, and by reason thereof dangerous to human life, without distinctly labeling the bottle, box, vessel, or package, and the wrapper or cover thereof in which such substance is contained, with the common or usual name thereof, together with the word "poison," and the name and place of business of the seller. Nor shall it be lawful for any person to retail any of the substances enumerated in either of said schedules to any person, unless, on due inquiry, it is found that the person receiving the same is aware of its poisonous character, and that it is to be used for a legitimate purpose.

SEC. 2. It shall be unlawful for any person to retail any of the substances enumerated herein, unless, before delivering the same, such

person shall make or cause to be made, in a book kept for that purpose only, an entry stating the date of the sale, the name and address of the purchaser, the name and quality of the substance sold, the purpose for which it is stated by the purchaser to be required, and the name of the dispenser. The book required by this Act shall be always open to inspection by the proper authorities. It shall also be the duty of the person dispensing any of the substances enumerated in either of said schedules to ascertain, by due inquiry, whether the name and address given by the person receiving the same are his true name and address, and for that purpose may require such person to be identified.

SEC. 3. Any person who shall dispense any of the substances enumerated in either of said schedules without complying with the regulations herein prescribed, shall, for every such offense, be deemed guilty of a misdemeanor, and, upon conviction thereof, shall be punished by a fine not exceeding five hundred dollars, or by imprisonment in the county jail not exceeding six months, or by both such fine and imprisonment; *provided*, that nothing in this Act shall be so construed as to apply to the prescriptions of any physician authorized to practice medicine under the laws of this State.

SCHEDULE "A."

Arsenic, corrosive sublimate, hydrocyanic acid, cyanite of potassium, strychnia, essential oil of bitter almonds, opium, aconite, belladonna, conium, nux vomica, henbane, tansy, savin, ergot, cotton root, digitalis, chloroform, chloral hydrate, and all preparations, compounds, salts, extracts, or tinctures of such substances, except preparations of opium containing less than two grains to the fluid ounce.

SCHEDULE "B."

White precipitate, red precipitate, red and green iodides of mercury, colchicum, cantharides, oxalic acid, croton oil, sulphate of zinc, sugar of lead, carbolic acid, sulphuric acid, muriatic acid, nitric acid, phosphorus, and all preparations, compounds, salts, extracts, or tinctures of such substances.

GENERAL INDEX.

PAGE.

Alcoholism 34
Anderson, Dr. Winslow 2, 41
Asylum, Deaf, Dumb, and Blind 15
Circulars, Monthly 17–32
Crowley, Dr. D. D. 2, 39
Deaths from communicable diseases 33
Diphtheria 33
    Its restriction and prevention 70
Disinfection 49
Expense Account 16
Funerals, Dangers arising from 74
Hanna, Dr. W. J. 2, 46
Home for Feeble-Minded Children 14
Hospital, Agnews 13
    Mendocino 13
    Napa 12
    Southern California 13
    Stockton 12
Health, State Board of 2
    Recommendations of 7
    Local Boards of 7
Hill, Dr. R. W. 2
Laboratory, State 9
Mathews, Dr. W. P. 2, 15
Nutting, Dr. C. W. 2
Prison, Folsom 11
    San Quentin 11
Political Code 84
Quarantine 9
    of State against tuberculosis 39
Reform School, at Ione 15
    at Whittier 15
Report of State Board of Health 7
    Secretary's 11–15
Ruggles, Dr. C. A. 2
Scarlatina 33
School buildings, construction and ventilation of 76
School of hygiene 8
Sewerage 52
Smallpox 7
    Epidemic of 46
Typhoid Fever 33
Vaccination 8
Vital Statistics 8
Water drinking, its relation to disease 41
Water supplies and sewerage systems, should State Boards of Health control 62
Whooping-Cough 33

INDEX TO THE SANITARY LAWS OF CALIFORNIA.

POLITICAL CODE.

IMMIGRATION.

			Page.
Sec.	2952.	Lepers, lazarettos for	84
	2955.	Examination and disposition of lepers. Fees	84
	2959.	Fines and penalties, lien on vessel	86
	2960.	Other commutations	86
	2962.	Certain vessels exempted	86
	2966.	Ex officio Commissioner	87
	2968.	Bond of Commissioner	87

STATE BOARD OF HEALTH.

Sec.	2978.	Who constitute the State Board	87
	2979.	Duties of	87
	2980.	To report as to the effect of intoxicating liquors	88
	2981.	Meetings, and election of officers	88
	2982.	Duties of Secretary. Salary of Secretary	88
	2983.	Expenses of, limited	88

VACCINE AGENT.

Sec.	2993.	Agent to obtain genuine vaccine matter	88
	2994.	Compensation and duty of	89

HEALTH AND QUARANTINE REGULATIONS FOR THE CITY AND HARBOR OF SAN FRANCISCO.

Sec.	3004.	Quarantine grounds, location of	89
	3005.	Board of Health of San Francisco	89
	3006.	Mayor ex officio President. Time of meeting	89
	3007.	Health Officer. His election	90
	3008.	Powers of	90
	3009.	Appointment of certain officers	90
	3010.	Compensation of officers and employés	90
	3011.	Expenses of Health Officer	91
	3012.	General powers of Board of Health	91
	3013.	Shipmasters to report infected vessels	92
	3014.	Passengers and freight; permit to land	92
	3015.	Duties of pilots	92
	3016.	Penalty for neglect of masters	92
	3017.	Vessels subject to quarantine	93
	3018.	Examination and inspection of vessels	93
	3019.	Passengers not to be landed without permit	93
	3020.	Fees of Quarantine Officer	93
	3021.	Compulsory vaccination	94
	3022.	Hospitals to be provided	94
	3023.	Records of births, deaths, and interments	94
	3024.	Returns of births, deaths, etc., of children	94
	3025.	No bodies to be interred without permit	94
	3026.	Returns of interments to be made	94
	3027.	Bodies not to be removed without permit	95
	3028.	Nuisances on premises of non-residents	95

PAGE.

SEC. 3029. Health Officer to keep fee-book 96
3030. Bond of Health Officer 96
3031. Officers empowered to administer oaths 96
3032. Actions, in whose name maintained 96
3033. Vacation of infected and dangerous houses 96
3034. Physicians to report infectious diseases 96
3035. Board of Health to have charge of cemetery 96

HEALTH REGULATIONS FOR THE CITY OF SACRAMENTO.

SEC. 3042. Board of Health, who and how appointed 97
3043. Term of office 97
3044. Powers of the Board of Health 97
3045. Pesthouses, how located and conducted 97
3046. Death records 97
3047. Enforcement of regulations. Health Officer 97
3048. Expenses, how paid 97
3049. Compensation, how paid 97

HEALTH AND QUARANTINE OF OTHER CITIES, TOWNS, AND HARBORS.

SEC. 3059. Boards of Supervisors may adopt Article III 98
3060. Boards of Supervisors may adopt Article IV 98
3061. Board of Health established in towns and cities 98
3062. May appoint Health Officer in lieu of Board 99
3063. Per capita or property tax, how levied 99
3064. Boards of Supervisors may fix salary of Health Officer 99

REGISTRY OF BIRTHS, MARRIAGES, AND DEATHS.

SEC. 3074. Registry of marriages 100
3075. Registry of births 100
3076. Registry of deaths 100
3077. Reports to Recorder 100
3078. Same 100
3079. Duties of Recorder 100
3080. Report to the Secretary of State Board of Health 101
3081. Fees 101
3082. Penalties 101
3083. Printing and distribution of forms of register 101
3084. Must obtain permit to inter, cremate, or dispose of human body 101

THE BOARD OF SUPERVISORS.

SEC. 4046. General permanent powers 102

ADDITIONAL STATUTES OF CALIFORNIA.

An Act to provide for the grading of public alleys, and the construction of sewers therein, in the City of Sacramento 103
An Act to authorize the establishment of a Board of Health in the City of Sacramento 104
An Act amendatory of and supplementary to an Act to authorize the establishment of a Board of Health in the City of Sacramento, approved March 27, 1868 104
An Act to confer further powers on the Board of Trustees of the City of Sacramento 105
An Act to protect public health from infection caused by exhumation and removal of remains of deceased persons 106

PAGE.
An Act authorizing the Mayor and Common Council of the City of San José to establish and provide for the maintenance of a Board of Health 108
An Act to provide and maintain a system of sewerage in the City of Petaluma, and to take private lands therefor 109
An Act to promote the sanitary condition of towns and villages in Fresno County. 110
An Act to establish a Board of Health for the county of Tulare 111
An Act to prevent the introduction of contagious or infectious diseases into the State of California 114
An Act to grant to Boards of Health, or Health Officers, in cities, and cities and counties, the power to regulate the plumbing and draining of buildings, and to provide for the registration of plumbers 115
An Act to provide for analyzing the minerals, mineral waters, and other liquids, and the medicinal plants of the State of California, and of foods and drugs, and to prevent the adulteration of the same 116
An Act to appropriate money to prevent the introduction of contagious and infectious diseases 117
An Act to encourage and provide for a general vaccination in the State of California 118
An Act to provide for the proper sanitary condition of factories and workshops, and the preservation of the health of the employés 119
An Act to create the office of Attorney for the State Board of Health and the Board of Health of the City and County of San Francisco 120

PENAL CODE.

Relative to the smoking of opium 121

OF CRIMES AGAINST THE PUBLIC HEALTH.

SEC. 370. Public nuisance defined 122
371. Unequal damage 122
372. Maintaining a nuisance a misdemeanor 122
373. Establishing or keeping pesthouses within cities, towns, etc. 122
374. Putting dead animals in streets, rivers, etc. 122
376. Violation of quarantine laws by masters of vessels 122
377. Willful violation of health laws 123
378. Neglecting to perform duties under health law 123
380. Apothecary omitting to label drugs, or labeling them wrongfully, etc. 123
382. Adulterating food, drugs, liquors, etc. 124
383. Disposing of tainted food, etc. 124
394. Exposing person infected with any contagious disease in a public place 124
400. Using or exposing animal with glanders 124
401. Animal having glanders to be killed 124
402. Adulterating candy 124

OTHER PENAL STATUTES.

An Act to encourage the production and sale of pure and wholesome milk, and to prohibit and punish the production or sale of unwholesome or adulterated milk. 125
An Act concerning lodging-houses and sleeping apartments 125
An Act to regulate the sale of certain poisonous substances 126
Senate Concurrent Resolution No. 25—Relative to appointment of the members of the State Board of Health to consider the subject of a hospital for consumptives. 112
Assembly Joint Resolution No. 7—Relative to the procuring of a quarantine depot. 113
Assembly Concurrent Resolution No. 23—Relative to the establishment of a quarantine station on Angel Island 113

BIENNIAL REPORT

OF THE

STATE BOARD OF PRISON DIRECTORS

OF THE

STATE OF CALIFORNIA

FOR THE

FIFTIETH AND FIFTY-FIRST FISCAL YEARS.

1898—1899 AND 1899—1900.

SACRAMENTO:

A. J. JOHNSTON, : : : : : SUPERINTENDENT STATE PRINTING.

1900.

STATE BOARD OF PRISON DIRECTORS.

R. M. FITZGERALD, President, - - - - - - - - - - - Oakland.
DON RAY, - - - - - - - - - - - - - - - - - - - Galt.
D. E. HAYES, - - - - - - - - - - - - - - - - San Francisco.
J. H. WILKINS, - - - - - - - - - - - - - - - San Rafael.
ROBERT T. DEVLIN, - - - - - - - - - - - - - Sacramento.

OFFICERS OF SAN QUENTIN PRISON.

M. G. AGUIRRE, - - - - - - - - - - - - - - - - Warden.
JOSEPH V. ELLIS, - - - - - - - - - - - - - - - Clerk.
JOHN C. EDGAR, - - - - - - - - - - - - - Captain of the Yard.
H. C. McCLURE, - - - - - - - - - - - - - - - Turnkey.
P. F. CASEY, - - - - - - - - - - - - - - Resident Physician.
A. DRAHMS, - - - - - - - - - - - - - - - - - Chaplain.

OFFICERS OF FOLSOM PRISON.

THOMAS WILKINSON, - - - - - - - - - - - - - - Warden.
BRAINARD F. SMITH, - - - - - - - - - - - - - - Clerk.
C. W. KYLE, - - - - - - - - - - - - - - - General Overseer.
B. S. NOURSE, - - - - - - - - - - - - - - - - Physician.

BIENNIAL REPORT

OF THE

STATE BOARD OF PRISON DIRECTORS.

To His Excellency HENRY T. GAGE, *Governor of California, Sacramento, California:*

DEAR SIR: As members of the State Board of Prison Directors, we have the honor herewith to present our Biennial Report for the two fiscal years ending June 30, 1900. Accompanying this report we submit at the same time the reports of the Wardens and Clerks of the respective prisons under our charge, which show in detail the financial operations of the prisons and contain other statistical information, and which will obviate the necessity of our going into the same matters. We desire to state, generally, that both prisons are in excellent financial condition, and that the utmost discipline is preserved.

At San Quentin, as will appear more fully by the reports of the officers of the prison attached to this, a large sum of money has been derived from the sale of grain bags during the last year, and we desire to express again our opinion that the manufacture of grain bags at the prison at San Quentin has been of vast benefit to the farmers of the State, not only in preserving the price of all grain bags at the lowest possible figure, but also in preventing a combination among the dealers. From the fact that we have been able to put the price at a comparatively low cost and to prevent a combination among the dealers, a large saving to the farmers has been effected.

It has in previous years been extremely difficult to control the opium traffic in the prisons, and it has seemed impossible to eradicate it, but Warden Aguirre, upon taking control of the prison at San Quentin, inaugurated stringent measures against the opium traffic, and we are pleased to report that this traffic has been completely destroyed, and for the first time in the history of the prison it can be said that all commerce in opium is at an end.

Under the direction of Warden Wilkinson at Folsom many needed improvements have been made, and he has effected a considerable saving in the expenses of the prison.

In prior reports we called attention to the necessity for added accommodations at Folsom, and we renew the recommendation. At Folsom additional prison buildings could be constructed at small expense, on account of our having at hand a command of building material which can be handled and taken out by virtue of the water power at our disposal at comparatively small expense. By providing additional prison room we would be able to segregate the prisoners and separate the young from the old and vicious. Under the system now prevailing, which must continue unless additional room is provided, it is impossible to accomplish anything in this direction; and this, indeed, is one of the vices of the "Congregate System." There are in either prison comparatively few cells in which prisoners who are quarrelsome or dangerous can be confined by themselves.

It is scarcely necessary to say that one of the needs of our State is a separate institution for the detention and care of insane criminals. Under the conditions now existing we are compelled either to retain them at the prisons or to send them to an insane asylum. It must be evident that an insane asylum is not a proper place for the care of these cases. In some cases insanity may be feigned and the prisoner may escape, from the fact that he is not watched as closely as a prisoner is; nor is it right that insane patients should be compelled to associate with the criminal insane. At the prisons there are not the accommodations necessary to care for those who become insane, and there should be erected a separate institution for that purpose. We would recommend that you bring this matter before the Legislature and urge that some better means be provided for the care of the criminal insane.

Among those who have made a study of prisons for the best methods of effecting reformation, considerable favor has been given to what is known as the "Indeterminate Sentence." We have no means of knowing of the practical operation of this system of detention, but think it is a matter worthy of serious investigation. It would seem that in order to put this system into proper effect the classification of prisoners would be necessary. We deem it proper at this time to recommend that you call the attention of the Legislature to this mode of prison government, in order that it may receive proper investigation.

While the Board has practically unlimited power to grant paroles, it has been conservative in the exercise of this power and has granted comparatively few. But we are pleased to report that the operation of the law has been beneficent and that reformation has been effected in many who otherwise might have continued in a life of crime.

The expenses of lighting the prison at San Quentin are very heavy, and Warden Aguirre has made a careful investigation for the purpose of determining if these expenses might be reduced by the installation of an electric lighting plant, and has embodied his views in his report.

We respectfully call your attention to his suggestions, and recommend that an appropriation be made by the Legislature sufficient to enable us to place an electric lighting system in the prison.

The officers of both prisons have given faithful attention to their duties, and we are pleased to report that the most perfect discipline prevails in both institutions.

We desire, in conclusion, to express our appreciation of the kind consideration which you have always shown to us in the performance of our official duties, and the interest that you have taken in all the penal institutions of the State.

Respectfully submitted.

R. M. FITZGERALD,
DON RAY,
DANIEL E. HAYES,
ROBT. T. DEVLIN,
JAS. H. WILKINS,
State Board of Prison Directors.

REPORT OF THE WARDEN

OF THE

STATE PRISON AT SAN QUENTIN, CALIFORNIA.

FOR THE YEAR ENDING JUNE 30, 1899.

WARDEN'S REPORT.

WARDEN'S OFFICE,
SAN QUENTIN PRISON, July 1, 1899.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I have the honor to herewith submit my report for the fiftieth fiscal year, ending June 30, 1899. This is also my final report, after serving you and the State for eight years and three months.

You will find herewith the report of the Clerk of the Prison, showing, in the form of tabular statements, the financial transactions and condition of the prison for the past year. You will also find reports from the Captain of the Yard, the Turnkey, the Resident Physician, the Chaplain and Librarian, and that of the Parole Clerk.

JUTE REPORT.

The following is a full and complete report of the workings of the Jute Mill for the fiftieth fiscal year, ending June 30, 1899:

MANUFACTURING STATEMENT OF JUTE DEPARTMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1899.

Raw jute on hand July 1, 1898	7,936 bales.	
Raw jute purchased and received since	7,992 bales.	
	15,928 bales.	
15,928 bales, at 400 lbs., equals		6,371,200 lbs.
Less amount rejected on account of damage		2,510 lbs.
		6,368,690 lbs.
On hand June 30, 1899--7,419 bales, at 400 lbs., equals		2,967,600 lbs.
		3,401,090 lbs.
Add decrease in amount of raw jute in process of manufacture from amount on July 1, 1898	98,418 lbs.	
To amount on June 30, 1899	80,520 lbs.	
		17,898 lbs.
Net amount of raw jute used during the year		3,418,988 lbs.

GOODS MANUFACTURED.

46,282 cuts 45-inch burlap, equals 4,509,740 yds., at 11.071 oz. average weight	3,120,458 lbs.	
1,180 yds. 32-inch burlap, at 17 oz.	1,254 lbs.	
Twine sold	12,688 lbs.	
Twine used in sewing 3,032,439 grain bags, at ¼ oz.	47,382 lbs.	
Twine used in sewing 1,011,925 grain bags, at $\frac{35}{100}$ oz.	22,136 lbs.	
Twine used in sewing 14,500 imperfect bags, at ¼ oz.	226 lbs.	
Twine used in baling 8,187 bales of goods, at 10 oz.	5,117 lbs.	
Total weight of goods manufactured		3,209,261 lbs.
Loss in manufacturing 3,418,988 lbs. jute		209,727 lbs.

Or $6\frac{134}{1000}$ %.

NOTE.—To calculate cost price of goods, $6\frac{535}{1000}$ % must be added to weight of goods required, in order to cover $6\frac{134}{1000}$ % loss on raw material used.

Spinning and Weaving Expenses.

Coal	$19,583 35	
Jute oil	4,880 10	
Sizing	1,979 38	
Machine oils and engine supplies	973 60	
Tools and repairs	10,790 69	
Salaries	26,070 93	
Water	814 80	
Miscellaneous	721 79	
		$65,814 64
Less expenses incurred in sewing of bags and keeping sewing machines in repair; say—		
5% of coal	$979 17	
5% of sizing	98 97	
5% of machine oils and engine supplies	48 68	
5% of tools and repairs	539 55	
5% of salaries	1,303 55	
5% of water	40 74	
5% of miscellaneous	36 09	
		3,046 75
Net expense of spinning yarn for and weaving 4,509,740 yards cloth		$62,767 89
Or $1\frac{392}{1000}$ cents per yard.		

Sewing Expenses.

Percentage of gross spinning and weaving expenses, as per statement above	$3,046 75	
69,744 pounds jute twine, at 3½ cents	2,441 04	
Total expense of sewing 4,058,864 bags		$5,487 79
Or $\frac{1352}{10000}$ cent per bag.		

Baling Expenses.

4½ yds. 45-inch burlap, at 3.245 cents per yard	14.6025	cents.
10 ozs. jute twine, at 3¼ cents per lb.	2.19	cents.
23 ozs. 8-ply Manila rope, at 12¼ cents per lb.	17.61	cents.
Total per bale	34.4025	cents.
Or 0.0688 cent per bag (500 in a bale).		

Shipping Expenses.

Drayage credited to Stock Department: $35 per month on say 700 bales of goods	5 cents per bale.
Freight per steamer to San Francisco	25 cents per bale.
Total	30 cents per bale.
Or 0.06 cent per bag (500 in a bale).	

Cost Price of Goods Manufactured During the Year ending June 30, 1899.

45-inch Burlap—Grain.

11.071 ozs. of jute, at 2.513 cents per lb.	1.739	cents.
Allowance to cover waste on material used, $6\frac{535}{1000}$%	0.114	cent.
Cost of spinning and weaving	1.392	cents.
Total cost per yard	3.245	cents.

22 x 36 Grain Bag.

39½ inches of 45-inch burlap, at 3.245 cents per yard	3.5605	cents.
Sewing	0.1352	cent.
Baling	0.0688	cent.
Shipping	0.06	cent.
Cost per yard, including delivery in San Francisco	3.8245	cents.

TOTAL OPERATING COST OF JUTE MILLS FOR THE YEAR ENDING JUNE 30, 1899.

Total expense incurred, including value of supplies on hand, July 1, 1898—		
Raw jute	$176,970 83	
Raw jute in process of manufacture	3,068 72	
Coal	19,583 35	
Jute oil	4,940 54	
Sizing	2,053 20	
Rope (bale)	1,489 51	
Machine oils and engine supplies	1,050 16	
Tools and repairs	15,292 74	
Salaries	26,070 93	
Water	814 80	
Miscellaneous	738 64	
Freight on manufactured goods	2,648 10	
		$254,721 52
Less value of supplies on hand, June 30, 1899, as per inventory—		
Raw jute	$91,292 89	
Raw jute in process of manufacture	2,828 91	
Jute oil	60 44	
Sizing	73 82	
Rope	22 05	
Machine oils and engine supplies	76 56	
Tools and material for repairs	4,502 05	
Miscellaneous	16 85	
		98,873 57
Net operating cost for the year		$155,847 95
Divided as follows:		
Value of raw jute used	$85,677 94	
Plus decrease in value of raw jute in process of manufacture	239 81	
Net value of raw jute used	$85,917 75	
Spinning and weaving expenses	62,767 89	
Sewing expenses (not including value of jute twine used)	3,046 75	
Rope used in baling	1,467 46	
Freight on manufactured goods	2,648 10	
		$155,847 95

GOODS SOLD DURING THE YEAR ENDING JUNE 30, 1899.

710,000 22 x 36 grain bags	@ $0 04½	$31,950 00
51,000 22 x 36 grain bags	04¾	2,422 50
189,064 22 x 36 grain bags	04 85/100	9,169 60
5,510,700 22 x 36 grain bags	04 95/100	272,779 65
5,500 imperfect bags	04¼	233 75
8,500 imperfect bags	04½	382 50
117 yds. 45-inch burlap	04½	5 25
3,057 yds. 45-inch burlap	05	152 85
163 yds. 32-inch burlap	08	13 04
40 yds. 32-inch burlap	10	4 00
6,390 lbs. 3-ply twine	07	447 30
6,298 lbs. 8-ply twine	05½	346 40
6 bean sheets, 50 x 50	16 75	100 50
20 almond sheets, 12 x 24	2 00	40 00
3,220 lbs. waste twine	01½	48 29
22,180 lbs. loom waste	01	221 80
11,260 lbs. card waste	00 2/10	22 52
Issued and Charged to Other Departments of the Prison.		
1,625 yds. 45-inch burlap	03½	56 88
267 yds. 45-inch burlap	05	13 35
95 yds. 32-inch burlap	08	7 60
		$318,417 78
Less 221,600 22 x 36 grain bags entered as sold prior to, and not yet manufactured, on June 30, 1899	04 95/100	10,969 20
Net amount of sales during the year		$307,448 58

PROFIT AND LOSS ACCOUNT.

Sales of manufactured goods during the year	$307,448 58	
Value of goods on hand on June 30, 1899, at cost price	1,654 74	
		$309,103 32
Deduct—		
Net operating expenses for the year	$155,847 95	
Value of goods on hand on July 1, 1898	93,686 64	
		249,534 59
Net profit on goods sold during the year		$59,568 73

INVENTORY OF STOCK OF MATERIALS AND MANUFACTURED GOODS ON HAND JUNE 30, 1899.

Raw Jute.

7,197 bales R. B. in six-pointed star, at 400 lbs.=	2,878,800 lbs. @ 3.0782c.	$88,615 22	
25 bales R. S. in six-pointed star, at 400 lbs.=	10,000 lbs. @ 2.925 c.	292 50	
25 bales ⅔ in six-pointed star, at 400 lbs.=	10,000 lbs. @ 2.925 c.	292 50	
26 bales ⅔ in diamond, at 400 lbs.=	10,400 lbs. @ 2.95 c.	295 00	
146 bales R. B. in six-pointed star, in mill, at 400 lbs =	58,400 lbs. @ 3.0782c.	1,797 67	
7,419 bales			$91,292 89

Raw Jute in Process of Manufacture.

13,600 lbs. jute batched	@ 3.20c.	$435 20	
3,780 lbs. card sliver	3.35c.	126 63	
8,360 lbs. drawing sliver	3.40c.	284 24	
14,922 lbs. roving	3.45c.	514 81	
1,431 lbs. spun yarn	3.55c.	50 80	
14,858 lbs. spun yarn in cops	3.55c.	527 46	
990 lbs. spun yarn in spools	3.55c.	35 14	
17,201 lbs. spun yarn in warp (55,042 yds. @ 5 oz.)	3.60c.	619 24	
879 lbs. burlap on looms (1,267 yds. @ $11\frac{1}{10}$ oz.)	5.00c.	43 95	
228 lbs. 2-ply twine	4.00c.	9 12	
442 lbs. 3-ply twine	4.00c.	17 68	
476 lbs. 5-ply twine	4.00c.	19 04	
1,540 lbs. 8-ply twine	4.00c.	61 60	
475 lbs. hemming twine	3.60c.	17 10	
1,338 lbs. blue yarn	5.00c.	60 90	
80,520 lbs.			2,828 91

Jute Oil.

125 gals. whale oil	@ $0 45	$56 25	
50 gals. mineral oil	08⅜	4 19	
			60 44

Sizing Materials.

7 bbls. flour	@ $3 20	$22 40	
506 lbs. glue	$06\frac{90}{100}$	30 82	
5 lbs. beeswax	25	1 25	
50 lbs. paraffine wax	$05\frac{60}{100}$	2 80	
400 lbs. C. O. soap	$02\frac{59}{100}$	10 36	
150 lbs. tallow	04⅛	6 19	
			73 82

Rope (Bale).

3 coils 8-ply Manila rope, 180 lbs.	@ $0 12¼	$22 05	
			22 05
Carried forward			$94,278 11

Brought forward				$94,278 11

Machine Oils and Engine Supplies.

51	gals. spindle oil, No. 1	@ $0	15¼	$7 78
53	gals. spindle oil, No. 2		13⅛	6 96
75	gals. coal oil		12½	9 38
10	gals. lard oil		54	5 40
5	gals. neatsfoot oil		47	2 35
5	gals. cylinder oil		19½	98
225	lbs. Albany grease		12⅜	27 84
5	lbs. graphite		14	70
40½	lbs. hemp packing, assorted		24	9 72
570	lbs. whiting		00$\frac{85}{100}$	4 85
40	lbs. rosin		01½	60
				76 56

Material for Repairs, and Tools.

400	ft. leather belting, 3-inch	@ $0	14	$56 00
50	ft. leather belting, 7-inch		36	18 00
50	ft. leather belting, 10-inch		60	30 00
50	ft. leather belting, 6-inch, double		48	24 00
20	ft. leather belting, 2½-inch, double		24	4 80
50	lbs. lace leather		38$\frac{98}{100}$	19 49
100	lbs. sole leather		23$\frac{89}{100}$	23 89
70	lbs. belt leather		42½	29 75
30	lbs. leather trimmings		18	5 40
30	lbs. rawhides		30	9 00
100	inches steel belt lacing, No. 12			50
5,256	yds. 1½-inch spindle banding		03⅝	190 53
700	yds. 2-inch spindle banding		04⅛	28 88
5,096	spinning bosses		11½	586 04
500	spinning fliers		39½	197 50
125	neck brasses for spinning spindles		15	18 75
20	foot brasses for spinning spindles		15	3 00
44	sets loom harness		4 00	176 00
11	loom reeds		1 50	16 50
900	loom pickers	per doz.	2 30	172 50
60	picker arms		10	6 00
176	mesquit friction rollers		01	1 76
956	shuttles in process of manufacture		25	239 00
52	roving gills		19	9 88
189	drawing gills		36	68 04
80	roving gill bars		18	14 40
51	drawing gill bars		38	19 38
366	M card pins, assorted		1 05	384 30
198	M gill pins, assorted		90	178 20
3	rawhide baskets		11 50	34 50
4	cylinders for Hessian sewing machine		1 50	6 00
5	drive punches		30	1 50
6	gimlet bits		05	30
¾	doz. Chase's oilers No. 4		65	49
2	doz. spouts for same		65	1 30
1	drill chuck		------	2 50
1	machinist hammer		------	75
8	hammer handles		03	24
3	revolving punches		55	1 65
8	2-ft. rules		15	1 20
8	hacksaw blades		35	2 80
7	6-inch Coe's screw wrenches		35	2 45
3	8-inch Coe's screw wrenches		40	1 20
7	10-inch Coe's screw wrenches		45	3 15
5	12-inch Coe's screw wrenches		55	2 75
1	plane iron, 2¾-inch		------	1 00
2	pairs calipers, 6-inch		1 50	3 00
2	doz. 4½-inch scissors		1 92	3 84
7	wood rasps, 14-inch		30	2 10
10	shoe knives, No. 2		10½	1 05
300	assorted files		10	30 00
45	assorted twist drills		10	4 50
5	gals. boiled oil		58	2 90
10	gals. turpentine		48	4 80
25	lbs. red lead		06¼	1 56
64	lbs. assorted copper belt rivets		23	14 72
	Carried forward			$2,663 74 $94,354 67

Brought forward			$94,354 67

Material for Repairs, and Tools—Continued.

Brought forward		$2,663 74	
24 papers cut tacks	@ $0 01	24	
2 papers copper tacks	25	50	
14 gross wood screws	10	1 40	
950 tire bolts	00½	4 75	
300 step bolts	02 8/10	8 40	
300 carriage bolts	01	3 00	
36 mattress needles, 6-inch	02	72	
27 packing needles, 6-inch	02	54	
30 sail needles	04	1 20	
36 Mooney hemmer needles	15	5 40	
10 lbs. iron washers	07	70	
8 quires emery cloth	36½	2 92	
7 quires sand paper	10½	73	
5 papers machine screws	10	50	
2 1-inch round glue brushes	30	60	
7 stencil brushes	25	1 75	
11 marking brushes	09	99	
1 4-inch paint brush	------	1 11	
5 lbs. seine twine, No. 15	18	90	
5 lbs. cotton sewing twine, 4-ply	18	90	
1 box roofing tin	------	5 25	
2 bbls. Portland cement	3 00	6 00	
100 lbs. aniline blue	1 15	115 00	
25 lbs. aniline red	1 05	26 25	
25 ft. ¾-inch rubber hose, 3-ply	16½	4 13	
70 lbs. iron rivets, assorted	23	16 10	
18 yds. felt	85	15 30	
16 yds. sluice blanketing	1 20	19 20	
60 lbs. Bessemer steel wire	20	12 00	
2 machinist taps, 5/16	90	1 80	
1 machinist tap, 7/16	------	1 20	
12 spiral springs	1 00	12 00	
426 lbs. cast steel	06½	27 69	
804 lbs. machine steel	02¼	18 09	
54 lbs. pick steel	02½	1 35	
212 lbs. sheet steel	02½	5 30	
135 lbs. needle steel	60	81 00	
54 lbs. scissor steel	60	32 40	
357 lbs. Norway iron	03½	12 49	
2,306 lbs. refined iron	01¾	40 35	
16 lbs. angle iron	01¾	28	
173 lbs. band iron	01¾	3 03	
314 lbs. old iron rods and bolts	01½	4 71	
148 lbs. old man clamps for hand ratchet	01¾	2 59	
60 lbs. pipe clamps	01¾	1 05	
3,660 lbs. iron castings, rough	02½	91 50	
703 lbs. iron castings, finished	03	21 09	
4 cast eye bolt weights, 920 lbs.	03	27 60	
1 cast eye bolt slide weight, 302 lbs.	03	9 06	
20 lbs. cast moulder's flask eyes	03	60	
4 wrought iron wheelbarrow wheels	1 25	5 00	
30 lbs. truck axles, 1¼ inches square	04	1 20	
520 lbs. miscellaneous castings (boxes, washers, brackets, etc.)	03	15 60	
334 lbs. assorted lag screws	15	50 10	
252 lbs. assorted set screws	20	50 40	
98 lbs. assorted machine bolts	06	5 88	
15 lbs. steel stud bolts	10	1 50	
103 lbs. assorted cap screws	10	10 30	
1,116 lbs. assorted old bolts	03	33 48	
2 gross wood screws, 3-inch	15	30	
9 papers machine screws	15	1 35	
11 papers coach screws	20	2 20	
297 lbs. assorted nuts	06	17 82	
80 lbs. assorted washers	07	5 60	
367 lbs. castings, brass (rough)	15	55 05	
35 lbs. castings, brass (finished)	20	7 00	
200 lbs. scrap brass	10	20 00	
47 lbs. sheet brass	20	9 40	
3 lbs. brass rod	20	60	
Carried forward		$3,608 18	$94,354 67

Brought forward			$94,354 67

Material for Repairs, and Tools—Continued.

Brought forward		$3,608 18	
4 lbs. brass wire	@ $0 25	1 00	
7 lbs. copper wire	23	1 61	
6 lbs. steel coppered wire	23	1 38	
6 lbs. old copper wire	20	1 20	
312 lbs. round head iron rivets	06	18 72	
2 papers oval head iron rivets	15	30	
3 papers counter sink rivets, 1⅜-6-inch	20	60	
12 lbs. ⅛-inch sheet rubber	------	9 30	
6¾ coils assorted Peerless rubber packing	----	5 00	
6 lbs. flax packing	24	1 44	
5 lbs. Turk's packing	23	1 15	
5 oil cup glasses	40	2 00	
14 Finch patent oil cups	60	8 40	
4 No. 3 A. & C. compound cups	50	2 00	
25 lbs. sheet lead	05	1 25	
2 boiler damper chains	1 00	2 00	
57 Garland machine needles	2 50	142 50	
48 Mooney machine needles	40	19 20	
11 Garland machine chains	1 00	11 00	
3 Garland machine chain guides	1 00	3 00	
13 6-in. 48-teeth iron sewing-machine gears	50	6 50	
19 2-in. 18-teeth steel sewing-machine gears	25	4 75	
36 knotting scissors	30	10 80	
5 Draper worms, for spoolers	1 00	5 00	
3 machine-hammer handles	03	09	
6 sledge handles	09	54	
400 lbs. blacksmith's coal	01	4 00	
16 lbs. red chalk	05	80	
1 lb. spelter	-----	10	
3 lbs. 6-in. galv. iron spikes	06	18	
½ paper copper tacks, 1-inch	----	20	
3 gals. lard oil	54	1 62	
25 lbs. white lead	06¼	1 56	
15 lbs. red lead	06¼	94	
11 lbs. Venetian red	10	1 10	
2 gals. asphaltum	40	80	
30 lbs. putty	01¾	53	
5 quires emery cloth	36½	1 83	
263 assorted files	15	39 45	
232 lbs. cotton roving	27	62 64	
1½ papers stove bolts	30	45	
100 lbs. bronze metal valve stems	25	25 00	
278 shuttle springs	10	27 80	
207 back springs for looms	08	16 56	
5 12-inch hack-saw blades	50	2 50	
5 tons moulding sand	5 00	25 00	
15 sks. coke	75	11 25	
300 lbs. scrap brass	10	30 00	
1,300 lbs. pig iron	01½	19 50	
½ bbl. black lead	------	3 00	
⅓ bbl. pulv. charcoal	------	75	
½ bbl. sea coal	------	1 50	
18 barrels for cylinders	4 00	72 00	
½ box tin, IX	6 00	3 00	
1 box tin, XX	7 00	7 00	
1 box tin, XXX	9 00	9 00	
1 box tin, XXXXXX	------	51 39	
16 lbs. copper	22	3 52	
4 sacks charcoal	49	1 96	
15 lbs. solder	10	1 50	
3 lbs. muriatic acid	10	30	
10 lbs. sal ammoniac	12	1 20	
50 lbs. rosin	01½	75	
2 gals. lard oil	54	1 08	
2 bundles bright iron wire, 125 lbs.	02¼	2 81	
8 sheets galvanized iron, No. 26, 30x96, 144 lbs.	03 85/100	5 54	
1 sheet black iron, ⅛, 30x64, 65 lbs.	03½	2 28	
7 papers tinned rivets	------	1 50	
1 paper copper rivets and burs	------	25	
9 tarpaulins at warehouses	------	189 00	
			4,502 05
Carried forward			$98,856 72

Brought forward			$98,856 72
Miscellaneous.			
1½ doz. mill brooms	@ $2 25	$3 38	
3 cases toilet paper	3 89	11 67	
½ gross red chalk	75	38	
8 quires legal cap paper	05	40	
8 quires foolscap paper	05	40	
2 mem. books, large	20	40	
2 mem. books, small	11	22	
			16 85
Manufactured Goods.			
26,500 grain bags, hemmed	@3.5605c.	$943 53	
2,500 imperfect bags, baled	3.7645c.	94 11	
800 imperfect bags, hemmed	3.5605c.	28 48	
169 cuts 45-inch burlap = 16,467 yards	3.245 c.	534 35	
1,206 yards 32-inch burlap	4.50 c.	54 27	
			1,654 74
Total			$100,528 31

It is very gratifying to report so sound a financial condition of affairs—being able to show the handsome profit of $59,568.73.

During the year we have sold 6,460,764 bags.

Your funds are in a very substantial condition. The Jute Revolving Fund, on June 30, 1899, has a credit with the State Treasurer of $45,702.55; the State Prison Fund shows, on June 30, 1899, the sum of $14,987.74; and the General Appropriation Fund, for the support of prisoners and for salaries, is in a good financial condition. Cash on hand, June 30, 1899, $107,651.03.

You also have over 7,000 bales of jute paid for and in the warehouses.

I cannot close this portion of my report without paying the present Superintendent of the Jute Mills the compliment he so justly deserves, of showing better results, both as to the number of bags manufactured each day, and the improvement in the quality of the output of the mill. Up to this writing we have not received a complaint. The discipline of the mill is also much improved.

TURNKEY'S DEPARTMENT.

By the report of the Turnkey you will observe that our monthly average of prisoners for the past year is 1,314½.

RESIDENT PHYSICIAN'S DEPARTMENT.

This report shows a very gratifying condition as to the health of the prisoners. We have but a few cases that may be considered hopeless. No epidemics or contagious diseases have prevailed during the past year.

I beg to again urge upon you the importance of giving the question of better bathing facilities your serious consideration. With such changes as have previously been suggested, I feel that the sanitary condition of the prison would be greatly improved; notwithstanding, it now compares very favorably with other great penal institutions throughout the United States.

Our new Resident Physician, Dr. P. F. Casey, is fully in accord with me on this most important subject, and will recommend to your honorable body the immediate need of same, giving his views regarding the matter.

CHAPLAIN'S DEPARTMENT.

SAN QUENTIN, CAL., June 30, 1899.

HON. W. E. HALE, *Warden State Prison, San Quentin, Cal.:*

SIR: I beg to submit herewith the annual report of my department, inclusive of library and bindery, dating from July 1, 1898, to July 1, 1899.

There have been received in the library, in addition to the number of books already to hand, the total number of 206 volumes of bound books, 659 magazines, and 4,095 papers of a religious character.

There have been bound in the bindery 329 volumes, and a very large number repaired.

The library is well stocked with the choicest books, and several hundred stowed away for future supply. It has been well patronized, no less than 50,000 volumes having been taken out by prisoners.

The Sabbath services are well attended, and regular services have been held every Sabbath.

I take pleasure in acknowledging the kindly coöperation of the Warden and his officers, as well as the fidelity of the Catholic chaplain, to whose kindly ministration and reciprocal good will I am ever pleased to bear testimony.

A. DRAHMS, Resident Chaplain, etc.

I again recommend the purchase of a small press and a few cases of type. With such additions very much of the stationery that we are obliged to use in all of the departments of the prison (and which it is such hard work to obtain) could be turned out here.

COST OF MAINTENANCE.

For cost of maintenance, and the general financial transactions, see Clerk's report.

CONVICTS' STEWARD'S DEPARTMENT.

The great improvements made in this department speak for themselves—the food is better cooked and better served, and the inmates are better behaved.

GENERAL IMPROVEMENTS.

The improvements made during the latter part of the year are of great benefit to the prison.

The new wharf is of great advantage—giving much better facilities for receiving and discharging freight.

The extension of the main sewer, from a standpoint of health, is a success.

The "incorrigible" cells have been completed, and some of them are occupied. I would recommend that these convicts, or any others that may be placed therein, be employed at sewing grain bags by hand. It is right and proper that they should work, and it is better for them to be at work. The completion of these cells, and the passage of the late order regarding the inmates having in their possession knives, or dangerous weapons of any kind, will prove a great deterrent to disobedience of the rules and a disregard for the strictest discipline of the prison.

FIRE DEPARTMENT.

The laying of the water mains and the establishing of a system for protection against fire will prove of great benefit.

IMPROVEMENTS REQUIRED.

The pulling down and rebuilding of the guard post known as "Liberty Post" is very necessary. It is in a dangerous condition. Ths sleeping rooms are unoccupied, for no one cares to sleep in them through fear of accident. The upper story is so very small that it is almost impossible for the guard to properly handle the Gatling gun placed in it, and the heat in summer is so great that it is quite out of the question for him to remain there for any length of time, and it should be required of him to be near the gun at all times. By using the material in this post it can be rebuilt for about $600, and when so rebuilt it should be located about 200 feet west of its present position.

I also respectfully call your attention to the dangerous condition of the guard post directly south of the Jute Mills. The west bank has caved so badly that there is great danger of the building collapsing; again, the Gatling gun is exposed to all kinds of weather, and there is the further danger of its being destroyed by the falling of the building. This post can be rebuilt a little to the east and south of its present location at an expense of about $800.

I also strongly recommend the building of a substantial guard post on the hill west of Happy Valley—now occupied by a shanty and a horse guard—and properly equipping the same with a first-class rapid-firing gun.

The wooden hand railing on a portion of the guard wall is in a dangerous condition. It is old and rotten, and should be replaced with an iron one.

PAROLE CLERK'S REPORT.

The workings of the parole law have more than exceeded my expectations. The most of those prisoners who have been paroled are doing remarkably well. One or two have since married and settled down, and

seem to be leading honest, industrious lives. The majority of them are saving money, and some of them are doing exceedingly well in this respect, as shown by their reports. The following is a statement showing the results of the operation of the parole law, as applied at the California State Prison at San Quentin, up to June 30, 1899:

Total number of paroles granted	70
Terms expired (the law satisfied)	43
Died before expiration of sentence	2
Commuted before expiration of sentence	1
Paroles violated and revoked, and parties returned to prison	4
Parole violated by leaving the State, but could not be extradited	1
Left the State and failed to report—not yet apprehended	3
Percentage of violations	11.04
Now on parole	19

OPIUM TRAFFIC.

Since the passage of the law, March 17, 1899, making it a felony to bring opium within the prison grounds, there is not nearly as much traffic in this drug as formerly, and if the two prisoners who were caught in the act of smuggling opium into the prison are convicted in the Superior Court of this county, that, of itself, will have a still further salutary effect, and will largely assist the officers of the prison in exterminating this terrible evil.

CONCLUSION.

Gentlemen, in leaving you, after a service of over eight years, I wish to thank you one and all for the able assistance rendered, and the uniform courtesy extended to me.

I also take this opportunity to thank the officers, guards, and employés of the prison for the able assistance and coöperation that I have received from them during the past eight years in the management of this institution.

I am, gentlemen, very respectfully,

W. E. HALE,
Warden.

CLERK'S REPORT.

CLERK'S OFFICE, CALIFORNIA STATE PRISON,
SAN QUENTIN, July 15, 1899.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I herewith submit for your consideration a full statement of the financial transactions of this prison for the fiftieth fiscal year, ending June 30, 1899.

Table No. 1—Cash receipts from all sources during the fiftieth fiscal year.

Table No. 2—Cash disbursements during fiftieth fiscal year.

Table No. 3—Abstract of expenses during fiftieth fiscal year.

Table No. 4—Cost of maintaining prison per head and earnings during fiftieth fiscal year.

Table No. 5—Assets and liabilities.

Table No. 6—Expert's certificate.

Very respectfully,

J. V. ELLIS,
Clerk.

TABLE No. 1.

Cash Receipts of the State Prison at San Quentin during the Fiftieth Fiscal Year, ending June 30, 1899.

	General Appropriation 49th Fiscal Year.	General Appropriation 50th Fiscal Year.	State Prison Fund.	Jute Revolving Fund.	United States.	Jute Department.	Commissary Department.	Hospital Department.
1898—July	$5,209 64		$1,934 83			$9,387 13	$307 87	$27 68
August	4,746 68	$13,423 34	13,791 74		$3,547 70	1,026 79	322 96	25 21
September		13,337 59	7,469 19			329 67	308 50	60 79
October		13,325 92	6,082 31			5,994 98	305 15	13 96
November		13,334 36	6,582 11			19,498 79	333 68	16 97
December		13,325 15	7,774 86			9,135 00	329 75	14 55
1899—January		5,003 56	2,137 84		3,443 95	1,757 60	332 80	14 20
February		13,307 92	5,906 28			510 86	333 21	30 56
March		20,336 49	12,272 39		3,083 95	13,463 07	301 76	21 51
April		4,960 00	2,185 39			14,598 51	306 49	21 94
May		22,305 15	10,935 45	$43,094 30	2,905 60	43,731 06	322 17	16 93
June	1 25	13,696 84	9,590 68	54,297 45		107,656 28	303 29	18 03
Totals	$9,957 57	$146,356 32	$86,663 07	$97,391 75	$12,981 20	$227,089 74	$3,807 63	$282 33

	Captain of Yard's Department.	Turnkey's Department.	Stock Department.	Board and Rent.	Guards' Department.	Miscellaneous.	Total.
Balance cash on hand July 1, 1898							$26,574 25
1898—July	$64 82	$107 70	$55 45	$231 60	$6 90	$4 40	17,338 02
August	50 90	53 00	72 51	218 90	7 50	29 60	37,316 83
September	70 72	25 35	62 43	218 29	2 05	61 40	21,945 98
October	53 00	66 50	52 14	231 75	3 45	3 85	26,133 01
November	53 00	101 38	57 69	240 03	2 50	4 20	40,224 71
December	55 20	52 47	54 15	213 66		5 35	30,960 14
1899—January	59 15	45 82	52 85	201 23		12 63	13,061 63
February	54 65	42 45	54 70	203 02	1 90	5 10	20,450 65
March	54 35	50 39	47 40	203 32	3 10	3 55	49,841 28
April	56 95	42 75	43 62	168 62	2 00	26 15	22,412 42
May	53 81	51 32	37 22	160 75	3 20	11 80	123,628 76
June	56 46	47 41	47 55	167 30	4 80	4 80	185,892 14
Totals	$683 01	$686 54	$637 71	$2,458 47	$37 40	$172 83	$615,779 82

TABLE No. 2—*Cash Disbursements of the State Prison at San Quentin, during the Fiftieth Fiscal Year, ending June 30, 1899.*

	State Prison Fund.	Jute Revolving Fund.	Merchandise.	Salaries of Officers and Guards.	Salaries of Jute Mill Employés.	Freight.	Allowances to Discharged Prisoners.	Transportation of Prisoners.	Transportation of Insane Prisoners.	Gas.
1898—July		$22,000 00		$5,209 64	$1,934 83		$210 00	$132 50		
August		9,500 00	$21,236 79	5,086 63	2,081 16	$1,431 81	145 00	98 10		$375 10
September	$3,600 00	800 00	11,745 79	5,002 77	2,133 83	468 51	160 00	138 25		224 30
October		500 00	10,788 23	4,992 50	2,153 33	262 66	155 00	148 65	$16 35	243 20
November		6,000 00	11,164 46	5,000 33	2,158 98	597 54	180 00	158 90		316 25
December	1,000 00	18,874 20	12,435 13	4,988 33	2,156 15	307 72	165 00	247 05		320 90
1899—January	9,000 00			5,003 56	2,137 84		145 00	98 65		
February	5,500 00		10,532 04	4,974 52	2,163 09	305 95	180 00	161 80		360 00
March	7,524 71		22,595 56	4,976 06	2,163 97	761 70	140 00	128 80		642 39
April	13,326 44			4,960 00	2,185 39		170 00	169 75		
May	14,899 23		65,592 14	4,989 99	2,222 34	1,108 21	125 00	102 55		616 60
June	3,914 61	43,094 30	68,302 20	5,003 55	2,235 34	633 08	160 00	156 20		285 20
Totals	$58,764 99	$100,768 50	$234,392 34	$60,187 88	$25,726 25	$5,877 18	$1,935 00	$1,741 20	$16 35	$3,383 94

	Electric Lights.	Water.	Drugs and Medicines.	General Expenses.	Prison Directors' Expenses.	Execution Account.	United States.	Advertising.	Total.
1898—July				$61 00			$45 40		$29,593 37
August	$350 00	$1,136 40	$383 31	235 75	$162 50		64 70	$67 50	42,354 75
September	175 00	706 85	361 08	107 03			13 35		25,636 76
October	175 00	507 55	308 61	122 10	365 00	$50 00	39 05		20,827 23
November	175 00	445 45	268 81	80 38	428 00		52 05		27,026 15
December	175 00	452 85	276 33	97 83	295 00		30 35		41,821 84
1899—January				120 35			51 40		16,556 80
February	175 00	412 35	269 55	158 71			5 35		25,198 36
March	350 00	742 05	373 35	130 36	952 50		23 35		41,504 80
April							28 05		20,839 63
May	350 00	920 44	295 02	190 16		50 00	57 40		91,519 08
June	175 00	491 77	235 82	91 94			32 70	132 32	124,944 03
Bal. cash on hand June 30, 1899									107,957 02
Totals	$2,100 00	$5,815 71	$2,771 88	$1,395 61	$2,203 00	$100 00	$443 15	$199 82	$615,779 82

TABLE No. 3.

Abstract of Expenses for the Fiftieth Fiscal Year.

Library Department		$264 91
Expenses of State Prison Directors		2,203 00
Hospital Department		6,237 50
Stock Department		318 88
Captain of Yard's Department		7,870 99
Turnkey's Department		13,353 01
Warden's house—Subsistence		1,100 94
Warden's house—Furniture and fixtures		450 30
Clerk's office		420 95
Guards' Department		661 96
General repairs		2,012 46
Tiburon road		22 95
General expenses		1,927 06
Officers' and Guards' Messes	$13,457 14	
Night Guards' Mess	765 15	
Female Mess	1,370 51	
Prison Mess	47,209 94	
		62,802 74
Discharged prisoners		1,935 00
Transportation of discharged prisoners		1,741 20
Transportation of insane prisoners		16 35
Salaries		60,187 88
Water	$4,949 11	
Water service	94 31	
		5,043 42
Gas		3,441 09
Electric lights		2,103 75
Photograph gallery		193 69
Advertising		90 91
Execution account		100 00
Escaped prisoners		60 00
Total expenses		$174,560 94

TABLE No. 4.

Cost of Maintaining Prisoners—Per Head.

Average number of prisoners for the year, 1,314½—total cost		$174,560 94
Average cost per head per month		11 06+
Average cost per head per day		36$\frac{87}{100}$
Total expenses for the year		$174,560 94
Earnings of the Jute Department	$59,568 73	
Support of United States prisoners	11,497 00	
Rent of State houses	823 65	
Commissary Department	415 26	
		72,304 64
Net expense of the prison for the year		$102,256 30
Average cost per head per month—net		6 48
Average cost per head per day—net		21$\frac{6}{10}$

TABLE No. 5.

Assets and Liabilities.

Assets.			
Buildings		$494,863 11	
Real estate		50,910 55	
Reservoirs		31,278 55	
Furniture Department		12,925 36	
Jute factory and equipment		448,828 75	
Fire service		1,481 11	
Jute Department—Stock, fabrics, etc.		100,528 31	
Commissary Department—Stock	$1,072 61		
Furniture and fixtures	918 94		
		1,991 55	
Captain of Yard's Department		25,095 75	
Guards' Department		11,660 94	
Turnkey's Department		9,791 44	
Hospital Department		2,984 04	
Stock Department		11,166 74	
			$1,203,506 20
Clerk's offices			2,008 15
Library			1,620 35
Officers' and Guards' messes		$962 65	
Night Guards' mess		303 12	
Prison mess		5,927 95	
			7,193 72
Warden's house—Furniture and fixtures			7,626 67
Due from United States		$2,884 15	
Due from sundry debtors		101,880 31	
Cash balance on hand June 30, 1899		107,957 02	
Cash in State Prison Fund June 30, 1899		14,987 74	
Cash in General Appropriation Fund—Support	$8,620 58		
Salaries	5,023 01		
		13,643 59	
			241,352 81
Total assets June 30, 1899			$1,463,307 90
Liabilities.			
Unpaid bills for merchandise, month of June		$16,364 75	
Unpaid salaries of officers and guards, month of June		5,023 01	
Unpaid wages of Jute Mill employés, month of June		2,279 51	
Jute Revolving Fund		54,297 45	
			77,964 72
Excess of assets June 30, 1899			$1,385,343 18

EXPERT'S CERTIFICATE FOR THE YEAR ENDING JUNE 30, 1899.

STATE PRISON AT SAN QUENTIN, July 15, 1899.

I hereby certify that I have compared the annual report of Joseph V. Ellis, Clerk of San Quentin Prison, for the fiscal year ending June 30, 1899, with the several accounts as kept in the official books of said prison, and find it to be a true and correct statement from the said books.

I also certify that the Clerk has kept the accounts of San Quentin Prison for said fiscal year in such a manner as to exhibit clearly all its financial transactions, and when any sum of money was paid to the Warden the same has been properly entered on the books by the Clerk.

I also certify that I find authorizations, duly and properly signed by a majority of the State Board of Prison Directors, for all disbursements included in said report for the fiscal year ending June 30, 1899, and that the Warden has required vouchers for all moneys by him expended during said fiscal year, and safely kept the same on file in his office at the prison.

L. WADHAM,
Expert Accountant for the State Board of Prison Directors.

TURNKEY'S REPORT.

SAN QUENTIN, June 30, 1899.

HON. W. E. HALE, *Warden San Quentin State Prison, California*:

SIR: I have the honor to herewith submit my annual report of prisoners received and discharged from July 1, 1898, to June 30, 1899.

Very respectfully,

J. C. JAMIESON,

Turnkey.

TABLE No. 1.

Recapitulation of Prisoners Received and Discharged from July 1, 1898, to June 30, 1899.

Months.	Received by Commitment	Returned from Court (Writ)	Returned from Re-sentence	Returned Witnesses	Total Received	Number of Prisoners on hand at close of each month	Discharged per Act and Restored	Discharged per Act	Commuted by the Governor	Pardoned by the Governor	Pardoned by the President	Taken Out on Writ	Taken Out for Re-sentence	Transferred to Insane Asylum	Transferred to Reform School	Transferred to Yuma, Arizona	Taken Out for New Trial	Taken Out as Witness	Discharged by Order of Court	Delivered to U. S. Marshal	Paroled	Executed	Died	Total Discharged
1898—July	42	0	1	0	43	1,340	35	11	0	0	0	0	1	0	0	0	0	0	0	1	0	0	5	53
August	35	0	0	0	35	1,336	21	7	2	0	0	0	0	0	0	0	0	0	3	1	4	0	1	39
September	30	0	1	2	33	1,332	22	11	0	0	0	0	1	0	0	0	0	2	0	0	0	2	1	37
October	28	0	0	1	29	1,319	21	12	1	0	0	0	0	1	0	1	0	1	0	0	2	0	1	42
November	19	0	0	1	20	1,291	30	10	0	0	0	0	1	0	0	0	0	2	0	0	2	0	2	48
December	53	1	1	2	57	1,301	18	6	8	3	0	1	0	0	0	1	0	1	0	0	2	0	4	47
1899—January	27	0	1	0	28	1,286	21	7	5	0	0	0	1	0	0	0	1	0	0	0	4	0	3	43
February	48	1	0	2	51	1,294	5	31	1	0	0	1	0	0	0	0	0	1	0	0	0	0	3	43
March	44	0	1	0	45	1,306	8	20	0	0	0	0	1	0	0	0	3	0	0	0	1	0	2	33
April	55	0	0	1	56	1,317	4	33	0	0	0	0	0	0	0	0	1	0	0	0	0	0	3	45
May	44	0	0	2	46	1,329	0	28	0	0	1	0	0	0	1	0	0	2	0	0	0	2	4	34
June	30	0	0	0	30	1,324	5	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	35
Totals	455	2	5	11	473	.....	190	205	17	3	1	2	5	1	2	2	6	11	4	2	15	4	29	499

Number of prisoners on hand June 30, 1898	1,350
Number of prisoners received from July 1, 1898, to June 30, 1899	473
Total	1,823
Number of prisoners discharged from July 1, 1898, to June 30, 1899	499
Number of prisoners on hand June 30, 1899	1,324

Monthly average of prisoners on hand	$1,314\frac{7}{12}$
Decrease for year	26

TABLE No. 2.

Nativity of Prisoners.

United States and Territories.	No.	Per Cent.	Foreign.	No.	Per Cent.
Alaska Territory	7	.53	Africa	2	.16
Arizona	4	.31	At sea	1	.08
Arkansas	7	.53	Australia	3	.23
California	388	29.13	Austria	7	.53
Colorado	5	.38	Asia Minor	1	.08
Connecticut	6	.46	Belgium	2	.16
Delaware	1	.08	British Columbia	2	.16
Georgia	6	.46	Canada	16	1.21
Illinois	47	3.53	Canary Islands	1	.08
Indian Territory	1	.08	China	67	5.04
Indiana	12	.91	Corsica	1	.08
Iowa	16	1.21	Denmark	2	.16
Kansas	7	.53	England	39	2.94
Kentucky	21	1.59	East Indies	1	.08
Louisiana	4	.31	Finland	2	.16
Maine	8	.61	France	14	1.06
Maryland	7	.53	Germany	46	3.46
Massachusetts	42	3.16	Greece	2	.16
Michigan	14	1.06	Holland	2	.16
Minnesota	7	.53	Ireland	44	3.31
Mississippi	2	.16	Italy	19	1.44
Missouri	37	2.79	Japan	1	.08
Montana	3	.23	Mexico	53	3.99
Nebraska	4	.31	New Brunswick	4	.31
Nevada	4	.31	New Zealand	1	.08
New Hampshire	3	.23	Nova Scotia	2	.16
New Jersey	14	1.06	Poland	3	.23
New York	85	6.89	Portugal	3	.23
North Carolina	5	.38	Prussia	3	.23
Ohio	36	2.71	Russia	4	.31
Oregon	13	.99	Scotland	9	.68
Pennsylvania	44	3.31	South America	3	.23
Rhode Island	2	.16	Spain	2	.16
South Carolina	1	.08	Sweden and Norway	16	1.21
Tennessee	6	.46	Switzerland	5	.38
Texas	21	1.59	South Sea Islands	1	.08
Utah	3	.23	Turkey	4	.31
Vermont	3	.23	Wales	4	.31
Virginia	12	.91	West Indies	1	.08
Washington	6	.46		393	29.80
West Virginia	1	.08	*Recapitulation.*		
Wisconsin	16	1.21	United States	931	70.20
	931	70.20	Foreign	393	29.80
			Totals	1,324	100.00

TABLE No. 3.

Classification of Crime.

Crime.	No.	Crime.	No.
Abduction	1	Forgery, two commitments	1
Accessory to murder	1	Forgery, and prior	2
Arson, second degree	7	Grand larceny	157
Arson, first degree	6	Grand larceny, and prior	9
Assault deadly weapon	28	Grand larceny and assault to murder	1
Assault deadly weapon, and prior	4	Grand larceny and assault deadly weapon	1
Assault to murder	40	Grand larceny, burglary, first and second degree	1
Assault to murder, and prior	2	Grand larceny, two or more commitments	5
Assault to murder, and robbery	1	Incest	2
Assault to rob	20	Injuring a public jail	1
Assault to rape	26	Injuring a public jail and burglary second degree	1
Assault to rape, and prior	3	Kidnaping	1
Attempt arson	1	Larceny	1
Attempt burglary, first degree	8	Manslaughter	58
Attempt burglary, second degree	1	Manslaughter, two commitments	1
Attempt grand larceny	2	Mayhem	5
Attempt mayhem	1	Murder	17
Bigamy	2	Murder, first degree	105
Burglary	27	Murder, second degree	96
Burglary, two or more commitments	3	Murder second degree and robbery	1
Burglary, and prior	3	Obtaining property by false pretense	1
Burglary, first degree	140	Passing counterfeit money	7
Burglary, first degree, two or more commitments	7	Passing a fictitious check	3
Burglary, first degree, and prior	16	Perjury	1
Burglary, first and second degree, two or more commitments	5	Petit larceny, and prior	7
Burglary and robbery	1	Placing obstructions on railroad	1
Burglary, second degree	163	Rape	32
Burglary, second degree, and prior	18	Receiving stolen property	5
Burglary, second degree, two or more commitments	5	Robbery	99
Burglary, second degree, and grand larceny	1	Robbery, and prior	9
Crime against nature	15	Robbery, 2 or more commitments	3
Counterfeiting	11	Seduction	1
Conspiracy	2	Selling liquor to Indians	1
Embezzlement	21	Sodomy	1
Embezzlement and assault deadly weapon	1		
Felony	42		
Forgery	52	Total	1,324

TABLE No. 4.

Terms of Imprisonment.

Terms.	No.	Terms.	No.
Six months	4	Sixteen years	2
Nine months	1	Seventeen years	5
One year	75	Eighteen years	2
One and one quarters years	4	Nineteen years	1
One and one half years	26	Twenty years	50
Two years	136	Twenty-one years	5
Two and one third years	1	Twenty-two and one half years	1
Two and one half years	18	Twenty-three years	1
Three years	96	Twenty-four years	1
Three and one half years	5	Twenty-five years	34
Four years	62	Twenty-five and one half years	1
Four and one half years	3	Twenty-six years	5
Fours years, 11 months, and 29 days	1	Twenty-seven years	1
Five years	182	Thirty years	11
Six years	39	Thirty-three years	1
Six and one half years	1	Thirty-five years	5
Seven years	55	Forty years	6
Seven and one half years	7	Forty-five years	1
Eight years	46	Fifty years	5
Eight and one sixth years	1	Sixty years	1
Nine years	15	Sixty-six years	1
Ten years	138	Ninety-nine years	1
Eleven years	3	Life	165
Twelve years	22	Under sentence of death	4
Thirteen years	4		
Fourteen years	24	Total	1,324
Fifteen years	45		

Number of Terms.

Prisoners serving their first term	1,065
Prisoners serving their second term	165
Prisoners serving their third term	54
Prisoners serving their fourth term	22
Prisoners serving their fifth term	11
Prisoners serving their sixth term	2
Prisoners serving their seventh term	2
Prisoners serving their eighth term	2
Prisoners serving their ninth term	1
Total	1,324

TABLE No. 5.

Age of Prisoners when Received.

Years.	No.	Years.	No.
Sixteen	6	Thirty-four	40
Seventeen	9	Thirty-five	43
Eighteen	25	Thirty-six	42
Nineteen	41	Thirty-seven	30
Twenty	32	Thirty-eight	27
Twenty-one	39	Thirty-nine	24
Twenty-two	64	Forty	33
Twenty-three	62	Forty-one	18
Twenty-four	59	Forty-two	15
Twenty-five	62	Forty-three	20
Twenty-six	50	Forty-four	24
Twenty-seven	61	Forty-five	19
Twenty-eight	72	Forty-six	21
Twenty-nine	53	Forty-seven	12
Thirty	53	Forty-eight	16
Thirty-one	31	Forty-nine	10
Thirty-two	38	Fifty	19
Thirty-three	44	Fifty-one	9

TABLE No. 5—Continued.

Years.	No.	Years.	No.
Fifty-two	10	Sixty-four	2
Fifty-three	3	Sixty-five	3
Fifty-four	12	Sixty-six	5
Fifty-five	6	Sixty-seven	4
Fifty-six	8	Sixty-eight	3
Fifty-seven	5	Sixty-nine	1
Fifty-eight	4	Seventy	1
Fifty-nine	6	Seventy-one	5
Sixty	9	Seventy-five	1
Sixty-one	6	Seventy-seven	1
Sixty-two	2		
Sixty-three	4	Total	1,324

Educational Ability of Prisoners.

Read and write	1,042
Cannot read or write	282
Total	1,324

TABLE No. 6.

Number of Prisoners from each County.

Counties.	No.	Per Cent.	Counties.	No.	Per Cent.
Alameda	56	4.21	Plumas	1	.08
Alaska Territory	13	.99	Riverside	20	1.51
Amador	20	1.51	San Benito	9	.69
Arizona (State)	2	.16	San Bernardino	40	3.01
Butte	22	1.66	Sacramento	28	2.11
Calaveras	14	1.06	San Diego	30	2.26
Colusa	7	.54	San Joaquin	35	2.64
Contra Costa	19	1.44	San Francisco	313	23.50
Del Norte	1	.08	San Luis Obispo	25	1.89
El Dorado	4	.31	San Mateo	21	1.59
Fresno	35	2.65	Santa Barbara	22	1.66
Glenn	1	.08	Santa Clara	34	2.56
Humboldt	12	.91	Santa Cruz	11	.84
Idaho (State)	2	.16	Shasta	21	1.59
Inyo	1	.08	Sierra	4	.31
Kern	44	3.31	Siskiyou	11	.83
Kings	21	1.59	Solano	19	1.44
Lake	6	.46	Sonoma	23	1.74
Lassen	3	.23	Stanislaus	14	1.06
Los Angeles	135	10.15	Sutter	3	.23
Madera	7	.54	Tehama	4	.31
Marin	7	.54	Trinity	4	.31
Mariposa	6	.46	Tulare	26	1.96
Mendocino	12	.91	Tuolumne	13	.99
Merced	4	.31	Ventura	8	.61
Monterey	25	1.89	Washington (State)	6	.46
Mono	4	.31	Yolo	5	.39
Napa	28	2.11	Yuba	19	1.44
Nevada	9	.69			
Orange	20	1.51	Totals	1,324	100.00
Placer	15	1.14			

TABLE No. 7.

Legitimate Occupations of Prisoners.

Occupations.	No.	Occupations.	No.
Accountant	1	Lineman	2
Actor	2	Mechanic	1
Agent	1	Machinist	23
Artisan	1	Messenger boy	2
Artist	1	Merchant	4
Auctioneer	1	Miller	2
Baker	13	Milliner	1
Bartender	10	Millwright	1
Barber	32	Miner	55
Blacksmith	22	Musician	6
Boilermaker	20	Nailmaker	1
Bookkeeper	5	No occupation	54
Brass-worker	1	Nurse	5
Brewer	1	Oiler	1
Bricklayer	7	Office boy	1
Bridge-builder	2	Painter	30
Butcher	16	Peddler	3
Buttonmaker	1	Piano-polisher	3
Cabinetmaker	2	Plumber	13
Carpenter	33	Physician	2
Capitalist	1	Photographer	3
Cigarmaker	2	Painter	5
Civil engineer	1	Railroad-man	11
Clerk	30	Rancher	23
Cook	69	Real estate agent	1
Confectioner	3	Restaurateur	3
Cooper	3	Reporter	1
Dairyman	3	Saddler	1
Dogtrainer	1	Salesman	10
Druggist	1	Sailor	23
Dressmaker	5	Sawyer	2
Dyer	1	Schoolteacher	1
Editor	2	Servant	18
Electrician	8	Sheepherder	1
Engraver	1	Shoemaker	21
Engineer	13	Shipcalker	1
Farmer	62	Shipbuilder	1
Fireman	11	Slate-roofer	1
Fisherman	4	Stenographer	5
Gardener	8	Stockman	1
Gasfitter	2	Stonemason	8
Glass-eater	1	Surgeon	1
Grocer	1	Surveyor	3
Harnessmaker	2	Tailor	24
Hatter	1	Teamster	42
Hotelkeeper	2	Tentmaker	1
Horseshoer	2	Teamster	1
Hostler	25	Telegrapher	3
Housekeeper	8	Tinsmith	5
Hunter	5	Upholsterer	6
Ironmolder	6	Vaquero	2
Interpreter	2	Veterinary surgeon	1
Jeweler	3	Veterinary dentist	1
Journalist	2	Waiter	63
Knifegrinder	1	Wagonmaker	1
Laborer	332	Whipmaker	1
Laundryman	17	Wireworker	1
Lawyer	2		
Lumberman	2	Total	1,324

TABLE No. 8.

Statement of Clothing Issued from July 1, 1898, to June 30, 1899.

	Coats	Vests	Pants	Undershirts	Drawers	Caps	Socks	Shoes	Boots and Slippers to order	Blankets	Beds	Repairs	Yards of Bedticking	Shirts	Citizen's Clothing.						
															Coats	Vests	Pants	Shirts	Hickory Shirts	Shoes	Hats
1898—July	99	67	149	274	274	54	496	161	4	22	73	164	0	263	37	38	41	36	0	78	46
August	73	48	191	194	191	54	386	109	0	20	81	186	521¼	189	24	24	27	16	0	51	26
September	92	81	189	193	194	53	406	128	0	30	60	206	0	184	28	30	29	17	0	67	30
October	82	65	207	207	210	74	410	154	8	16	62	194	0	196	31	32	31	25	0	52	30
November	87	70	201	206	203	78	383	133	10	16	49	210	0	187	36	36	37	24	6	75	36
December	105	90	243	268	268	69	469	178	10	57	68	158	0	227	18	23	20	26	6	56	39
1899—January	64	61	200	210	211	66	381	152	9	21	52	244	478½	199	25	25	26	24	15	48	29
February	48	66	189	221	221	68	409	125	8	47	78	170	0	200	25	25	27	21	2	41	28
March	55	81	217	253	257	75	462	163	8	23	65	192	0	225	29	30	33	27	1	73	33
April	62	84	225	268	272	73	428	167	8	57	76	193	0	250	33	33	34	28	3	64	33
May	49	74	198	190	196	70	369	136	4	54	85	166	477½	209	20	20	20	14	0	44	21
June	34	57	173	198	197	63	378	120	4	22	53	190	0	182	32	32	33	30	13	74	37
Totals	850	844	2,382	2,682	2,694	797	4,977	1,726	73	385	802	2,273	1,477¼	2,511	338	348	358	288	46	723	388

CAPTAIN OF THE YARD'S REPORT.

SAN QUENTIN, June 30, 1899.

HON. W. E. HALE, *Warden San Quentin State Prison, California:*

SIR: I have the honor to herewith submit my annual report for the fiscal year ending June 30, 1899.

Very respectfully,

J. C. EDGAR,
Captain of the Yard.

LABOR REPORT FOR THE FISCAL YEAR ENDING JUNE 30, 1899.

Productive Class.

	1898.						1899.						Total
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	
Jute Department	18,192	19,658	18,056	18,784	17,017	18,201	12,108	16,019	19,094	17,810	17,922	17,711	210,572
Engineer Department	124	124	120	125	93	68	50	46	54	50	50	52	956
Foundry Department	632	703	656	695	625	690	650	617	689	651	764	733	8,105
Stock Department and Stable	318	281	289	326	340	318	310	306	371	355	393	380	3,987
Female Department	565	529	447	414	390	403	403	421	589	600	739	761	6,261
Wheelwright's Shop	25	27	25	26	24	26	25	23	27	25	25	26	304
Upholsterer's Shop	50	54	50	52	48	52	50	46	54	50	50	52	608
Locksmith's Shop	31	31	30	31	30	31	31	28	31	30	31	30	365
Carpenter Shop	300	303	275	286	259	265	278	293	299	275	290	301	3,424
Plumber Shop	75	81	75	78	72	78	75	69	75	75	75	78	906
Cooper Shop	25	27	25	26	24	26	25	23	27	25	25	26	304
Paint Shop	125	109	75	87	72	78	87	92	108	100	100	104	1,137
Tin Shop	175	189	155	156	144	156	159	118	130	125	113	147	1,767
Coal Yard	31	31	30	31	30	31	31	28	31	30	31	30	365
Vegetable Garden	368	372	351	357	360	372	364	316	341	347	369	341	4,258
Flower Garden	399	424	411	419	360	318	310	289	343	360	380	376	4,389
Belt-maker	25	27	25	19	24	26	25	23	27	25	25	26	297
Improvements	59	55	50	52	48	52	50	46	54	50	50	52	618
Stevedores	350	370	321	308	286	286	275	265	204	357	383	406	3,811
County Road Gang	1,248	1,366	1,502	1,306	1,181	1,250	1,104	992	1,076	900	1,091	916	13,932
Chicken Ranch	93	93	85	62	57	31	31	28	31	30	31	30	602
Hog Ranch	62	62	65	93	103	92	93	84	93	90	93	90	1,020
Blacksmith Shop	75	81	75	78	72	83	98	92	108	100	98	71	1,031
Harnessmakers	25	27	21										73
Ranch Gang	201	212	200	197	199	211	195	154	162	150	138	151	2,170
Totals	23,573	25,236	23,414	24,008	21,858	23,144	16,827	20,418	24,018	22,610	23,266	22,890	271,262

LABOR REPORT FOR THE FISCAL YEAR ENDING JUNE 30, 1899.

Non-Productive Class.

	1898.						1899.						Total
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	
Warden's Office	31	31	30	31	30	31	31	28	31	30	31	30	365
Captain of the Yard's Office	248	240	239	243	240	248	248	224	248	240	248	240	2,906
Clerk's Office	31	31	30	30	46	62	31	28	31	30	31	30	412
Captain of the Guard's Office	62	62	60	62	60	62	62	56	62	60	62	60	730
Commissary Department	269	279	264	246	240	248	248	224	244	240	248	241	2,991
Laundry Department	719	808	772	809	742	780	803	770	855	798	794	827	9,477
Library Department	124	124	120	126	150	155	155	135	124	120	124	117	1,574
Barber Shop	248	241	240	249	240	247	248	224	248	234	246	240	2,905
Shoe Shop	416	446	423	441	419	452	439	406	429	366	384	390	5,011
Tailor Shop	493	540	500	520	480	518	491	414	490	493	449	518	5,906
Lamplighters	62	61	60	62	60	56	62	45	62	60	62	60	712
Bath-tank tender	31	31	30	31	30	31	31	28	31	30	31	30	365
Cell and Room tenders	978	1,006	930	965	956	986	961	868	983	939	960	926	11,458
Gate and Door tenders	437	434	415	436	420	433	426	392	434	420	427	420	5,094
Hospital Nurses	271	250	230	248	240	242	248	219	248	240	251	270	2,957
Sweepers	452	444	476	496	472	517	485	421	424	357	367	371	5,282
Scavengers	1,022	1,047	1,049	1,107	1,087	1 014	1,007	872	1,006	919	1,098	1,248	12,476
Whitewashers	219	231	220	181	144	156	127	105	152	130	132	117	1,914
General Kitchen and Dining-Room	2,175	2,172	2,143	2,221	2,106	2,224	2,203	2,022	2,183	2,155	2,243	2,139	25,986
Outside Kitchen	510	522	510	527	482	498	497	454	476	468	473	506	5,923
Hospital Kitchen	62	62	60	62	60	62	62	56	62	60	62	60	730
House Servants	866	825	807	814	787	841	746	700	757	733	745	747	9,368
Electricians	31	31	30	31	30	31	31	28	31	30	31	30	365
Photographers	62	62	60	62	60	62	62	56	62	60	62	66	736
Messengers	62	62	60	62	60	62	62	56	62	60	62	60	730
Guard's Department	155	155	155	155	150	155	155	140	155	150	153	150	1,823
Cripples and Insane	1,314	1,248	1,181	1,227	1,149	1,237	1,358	1,114	1,328	1,500	1,577	1,531	15,764
Doctor, daily excuses, dungeon, etc.	204	285	348	351	350	316	342	440	610	550	399	498	4,693
Patients in Hospital	574	434	402	385	376	447	570	472	574	512	492	503	5,741
To be executed	303	310	300	257	190	184	150	168	185	157	121	90	2,415
Unemployed	88	63	59	63	58	100	5,355	91	57	85	48	29	6,096
Totals	12,519	12,537	12,198	12,501	11,914	12,457	17,696	11,256	12,644	12,226	12,413	12,544	152,905

Productive class, 271,262; non-productive class, 152,905; total, 424,167.

RESIDENT PHYSICIAN'S REPORT.

MEDICAL DEPARTMENT, CALIFORNIA STATE PRISON,
SAN QUENTIN, June 30, 1899.

HON. W. E. HALE, *Warden:*

DEAR SIR: I have the honor to herewith respectfully submit the annual report of the Medical Department for the year ending June 30, 1899.

The various tabulated statements show the number and character of the diseases treated, the number and causes of deaths, etc.

The treatment and care of patients, the sanitary conditions, and surroundings of the hospital are equal to those in any similar institution in the State.

For sanitary reasons I would advise that you urgently call the attention of the honorable Board of Directors to the absolute want of proper bathing facilities in the prison, those at the disposal of the inmates being inadequate, crude, and unsanitary, consisting principally in an open-air plunge, in which numbers are compelled to bathe, using the same water over and over again, thereby subjecting them to the contagion of skin diseases and other affections. There should be a system of shower baths installed, by which large numbers may be quickly handled at a small expenditure of water, yet providing each with plenty of clean water.

The "Gegenstrom" system, to which you have already called the attention of the board, would fill all the requirements, and I sincerely hope you can obtain a favorable consideration of the subject at an early date.

Respectfully yours,

P. F. CASEY, M.D.,
Resident Physician.

EXHIBIT A.

Diseases Treated at Hospital each Month during Fiscal Year ending June 30, 1899.

Diseases.	1898.						1899.						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Abscess	2	5			1					1			9
Adhesion of eyelids						1							1
Amputation of finger	1		1								1		3
Amputation of two fingers												1	1
Amputation of three fingers											1		1
Asthma	1			1			1						3
Attempted suicide						1							1
Bilious fever	34	10	12	19	10	7	15		3	10	8	6	134
Boils										1			1
Bronchitis				1				3					4
Bronchitis, chronic								1					1
Bruised foot											1		1
Conjunctivitis	1												1
Constipation										2			2
Contusion of hip						1							1
Cramps	1	4	1	3	1	1							11
Crushed foot	1												1
Diarrhœa	2									1			3
Dislocated shoulder					2	1							3
Dysentery					1						1	1	3
Eczema		1											1
Effects of opium			4	2			2	1		2	2		13
Epilepsy	1												1
Erysipelas			1	1		1	1	2					6
Fistula								1					1
Fractured leg, comminuted					1								1
Fractured leg, compound	1												1
Fractured leg, simple	1												1
Fractured shoulder		1											1
General debility						2	3	1			2	2	10
Hæmoptysis	2			1						1			4
Heart trouble					1				1	1		1	4
Hemorrhage of bowels							1						1
Hurt internally											1		1
Inflammatory rheumatism									1	1			2
Insanity										1			1
Iritis										1	1		2
Knife wounds					1						1		2
Lacerated fingers				1							1		2
Lacerated hand											1		1
Lacerated tendon					1								1
La grippe							26	18					44
Lumbago				1	1								2
Malingery	1	2						1		1			5
Measles			1	1		1							3
Mumps										1	7	1	9
Nervous irritability	1			1									2
Obstruction of bowels			1										1
Opium habit	1					1							2
Orchitis	1	1											2
Paralysis								1					1
Phthisis	5	1				1		2	2	1	2	1	15
Piles		1										2	3
Pleurisy	1											1	2
Prolapsus ani	1												1
Quinsy sore throat										1			1
Retension of urine	1		1			1							3
Rheumatism	3	2	2				3	1	1	2	1		15
Rubeola	3	1											4
Salivated												1	1

EXHIBIT A—Continued.

Diseases.	1898.						1899.						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Scalded								2					2
Scalp wound						1							1
Sprained ankle		1			1	1	1						4
Sprained back		1							1				2
Sprained knee					1								1
Stomatitis	1				1								2
Syphilis	1												1
Temporary insanity								1					1
Tape worm												1	1
Tonsilitis			1		1							1	3
Tuberculosis									1				1
Ulcerated foot	1												1
Totals	69	31	25	32	24	21	53	35	10	28	31	19	378

EXHIBIT B.

Number and Names of Prisoners who Died during Fiscal Year ending June 30, 1899, with Cause and Date of Death.

No.	Name.	Cause.	Date.
14331	Vickers, Thomas	Opium habit	July 1, 1898
17476	Maguire, William	Phthisis	July 9, 1898
16522	Hathan, Ah	Phthisis	July 12, 1898
17630	Samon	Fatty degeneration of the heart	July 16, 1898
17011	Haslip, J.	Phthisis	July 18, 1898
16733	Webber, G.	Phthisis	July 11, 1898
17288	Thompson, T.	Typhoid fever	Sept. 10, 1898
17224	Miller, John	Executed	Oct. 14, 1898
17687	Clark, Geo. W.	Executed	Oct. 21, 1898
15640	Schultz, Louis H.	Septicæmia	Oct. 21, 1898
8462	Castorena, Paschal	Senile gangrene	Nov. 12, 1898
16890	Saccocia, Antonia	Phthisis	Nov. 18, 1898
14836	McDermott, William	Asthma	Dec. 3, 1898
17887	Vasquez, Maleo	Dysentery	Dec. 3, 1898
16210	Ygnacio, José	General debility	Dec. 13, 1898
16240	Tong, Ki	Phthisis	Jan. 3, 1899
17447	Scott, C. M.	Erysipelas	Jan. 3, 1899
15880	Crolly, George	Inanition, effects of opium	Jan. 11, 1899
15331	O'Donnell, James	General debility	Jan. 13, 1899
17835	Wilson, Frank	Inanition, effects of opium	Feb. 10, 1899
17236	Russell, James	Inanition and old age	Feb. 14, 1899
15250	Williams, Harry	Inanition and old age	Mar. 11, 1899
17823	Bill, Peter	Phthisis	Mar. 11 1899
15046	Garcia, Tim	Acute meningitis	Mar. 31, 1899
17102	Rosa, M.	Inanition	April 1, 1899
16701	Wagner, Charles	Cancer of the stomach	April 4, 1899
17806	Hook-tchah	Phthisis	April 5, 1899
17401	Chaves, M.	Executed	April 15, 1899
17864	Patterson, W. A.	Typhoid fever	April 14, 1899
17654	Owens, Geo. C.	Executed	April 21, 1899
10811	Garcia, V.	Endocarditis	May 15, 1899
17673	Vasquez, R.	Phthisis	May 15, 1899
17395	Silvas, J.	Phthisis	June 13, 1899

EXHIBIT C.

Number of Deaths each Month during Fiscal Year ending June 30, 1899, with Classified Totals.

Cause.	1898.						1899.						Total.
	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	
Acute meningitis									1				1
Asthma						1							1
Cancer of the stomach										1			1
Dysentery						1							1
Endocarditis											1		1
Erysipelas							1						1
Executed				2						2			4
Fatty degeneration of the heart	1												1
General debility						1	1						2
Inanition										1			1
Inanition, effects of opium							1	1					2
Inanition and old age								1	1				2
Opium habit	1												1
Phthisis	3	1		1	1				1	1	1	1	10
Senile gangrene					1								1
Septicæmia				1									1
Typhoid fever			1							1			2
Totals	5	1	1	4	2	3	3	2	3	6	2	1	33

EXHIBIT D.

Resumé of Work in Medical Department for Fiscal Year ending June 30, 1899.

	1898.					
	July.	August.	September.	October.	November.	December.
Calls on physician	3,117	3,226	3,121	4,049	2,912	2,521
Daily average	119	124	115	155	108	97
Visited in cells	70	49	44	25	21	27
Daily average	3	2	2	1	1	1
Excused from work	119	181	120	171	134	118
Daily average	4	7	4	7	5	4
Patients admitted	52	30	25	27	27	16
Patients discharged	52	27	28	23	22	19
Monthly invalid list	25	26	20	19	16	23
Monthly deaths	5	1	1	3	2	4

	1899.						Total, 1898-99.
	January.	February.	March.	April.	May.	June.	
Calls on physician	2,818	2,963	2,209	2,515	2,305	2,112	33,868
Daily average	109	123	82	100	85	81	
Visited in cells	80	31	23	33	19	23	445
Daily average	3	1	1	1	1	1	
Excused from work	136	182	118	181	161	111	1732
Daily average	5	3	4	7	6	4	
Patients admitted	56	41	16	34	32	16	372
Patients discharged	51	34	16	30	32	25	359
Monthly invalid list	26	13	20	27	24	11	250
Monthly deaths	3	2	3	6	2	1	33

REPORT OF THE WARDEN

OF THE

STATE PRISON AT SAN QUENTIN, CALIFORNIA.

For the Year Ending June 30, 1900.

WARDEN'S REPORT.

WARDEN'S OFFICE,
SAN QUENTIN, CAL., August 15, 1900.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I have the honor to submit herewith my report for the fifty-first fiscal year, ending June 30, 1900, supplemented by the report of the Clerk, showing in detail the financial transactions of the prison during the year, and the reports of the Captain of the Yard, Turnkey, Physician, and Chaplain, containing complete statistical information in regard to the number of prisoners, their crimes, employment, etc.

The main industry followed at this prison being the manufacture of jute goods, I also submit herewith the following statement of the operations of the Jute Mill during the past year:

MANUFACTURING STATEMENT OF JUTE DEPARTMENT FOR THE FISCAL YEAR ENDING JUNE 30, 1900.

Raw jute on hand July 1, 1899	7,419 bales.	
Raw jute purchased and received since	6,984 bales.	
	14,403 bales.	
Less raw jute on hand June 30, 1900	6,118 bales.	
	8,285 bales.	
8,285 bales, at 400 lbs., equals		3,314,000 lbs.
Deduct increase in amount of raw jute in process of manufacture on June 30, 1900	110,780 lbs.	
Over amount on July 1, 1899	80,520 lbs.	
		30,260 lbs.
Net amount of raw jute used during the year		3,283,740 lbs.

GOODS MANUFACTURED.

44,647 cuts 45-inch burlap, equals 4,388,461 yds., at $11\frac{153}{1000}$ oz. average weight	3,059,232 lbs	
3 and 8-ply twines sold and on hand	14,621 lbs.	
Twine used in sewing 2,854,689 grain bags, at $\frac{1}{4}$ oz.	44,605 lbs.	
Twine used in sewing 1,050,650 grain bags, at $\frac{35}{100}$ oz.	22,983 lbs.	
Twine used in sewing 15,500 imperfect bags, at $\frac{1}{4}$ oz.	242 lbs.	
Twine used in baling 7,921 bales of goods, at 10 oz.	4,951 lbs.	
Total weight of goods manufactured		3,146,634 lbs.
Loss in manufacturing 3,283,740 lbs. of jute		137,106 lbs.

Or $4\frac{176}{1000}$ %.

NOTE.—To calculate cost price of goods $4\frac{358}{1000}$ % must be added to weight of goods required in order to cover $4\frac{176}{1000}$ % loss on raw material used.

Spinning and Weaving Expenses.

Coal	$17,875 91	
Jute oil	4,357 95	
Sizing	1,880 52	
Machine oils and engine supplies	1,314 64	
Tools and repairs	13,733 50	
Salaries	29,202 98	
Water	760 33	
Miscellaneous	485 07	
		$69,610 90
Less expenses incurred in sewing of bags and keeping sewing machines in repair; say—		
5% of coal	$893 80	
5% of sizing	94 02	
5% of machine oils and engine supplies	65 73	
5% of tools and repairs	686 68	
5% of salaries	1,460 15	
5% of water	38 02	
5% of miscellaneous	24 25	
		3,262 65
Net expense of spinning yarn for and weaving 4,388,461 yards cloth		$66,348 25
Or $1\frac{5119}{10000}$ cents per yard.		

Sewing Expenses.

Percentage of gross spinning and weaving expenses, as per statement above	$3,262 65	
67,830 lbs. of jute twine, at 3¾c.	2,543 63	
Total expense of sewing 3,920,839 bags		$5,806 28
Or $\frac{148}{1000}$ cent per bag.		

Baling Expenses.

4½ yds. 45-inch burlap, at 3.7757 cents per yd.	16.991	cents.
10 ozs. of jute twine, at 3¾ cents per lb.	2.345	cents.
22½ ozs. of 8-ply Manila rope, at 14¼ cents per lb.	20.04	cents.
Total per bale	39.376	cents.
Or 0.0788 cent per bag (500 in a bale).		

Shipping Expenses.

Drayage credited to Stock Department, $35 per month on say 700 bales of goods	5 cents per bale.
Freight per steamer to San Francisco	25 cents per bale.
Total	30 cents per bale.
Or 0.06 cent per bag (500 in a bale).	

Cost Price of Goods Manufactured During the Year ending June 30, 1900.

45-inch Burlap—Grain.

$11\frac{153}{1000}$ ozs. of jute, at 3.112 cents per lb.	2.1693	cents.
Allowance to cover waste on material used—$4\frac{358}{1000}$ %	0.0945	cent.
Cost of spinning and weaving	1.5119	cents.
Total cost per yard	3.7757	cents

22x36 Grain Bag.

39½ inches of 45-inch burlap, at 3.7757 cents per yd.	4.1428	cents.
Sewing	0.148	cent.
Baling	0.0788	cent.
Shipping	0.06	cent.
Cost per yard, including delivery in San Francisco	4.4296	cents.

TOTAL OPERATING COST OF JUTE MILLS FOR THE YEAR ENDING JUNE 30, 1900.

Total expenses incurred, including value of supplies on hand July 1, 1899:		
Raw jute	$185,773 69	
Raw jute in process of manufacture	2,828 91	
Coal	17,875 91	
Jute oil	4,444 67	
Sizing	1,958 12	
Rope (bale)	1,745 74	
Machine oils and engine supplies	1,372 06	
Tools and repairs	18,951 63	
Salaries	29,202 98	
Water	760 33	
Miscellaneous	494 93	
Freight on manufactured goods	3,119 82	
		$268,528 79
Less value of supplies on hand June 30, 1900, as per inventory:		
Raw jute	$82,671 31	
Raw jute in process of manufacture	4,324 50	
Jute oil	86 72	
Sizing	77 60	
Rope	180 26	
Machine oils and engine supplies	57 42	
Tools and material for repairs	5,218 13	
Miscellaneous	9 86	
		92,625 80
Net operating cost for the year		$175,902 99
Divided as follows:		
Value of raw jute used	$103,102 38	
Less increase in value of raw jute in process of manufacture	1,495 59	
Net value of raw jute used	$101,606 79	
Spinning and weaving expenses	66,348 25	
Sewing expenses (not including value of jute twine used)	3,262 65	
Rope used in baling	1,565 48	
Freight on manufactured goods	3,119 82	
		$175,902 99

GOODS SOLD DURING THE YEAR ENDING JUNE 30, 1900.

221,600 22 x 36 grain bags, entered as sold prior to and not yet manufactured on July 1, 1899	@	4.95c.	$10,969 20
863,874 22 x 36 grain bags		4.95c.	42,761 76
1,933,380 22 x 36 grain bags		5.25c.	101,502 45
1,487,165 22 x 36 grain bags		5.65c.	84,024 83
4,000 imperfect bags		4.50c.	180 00
13 500 imperfect bags		5.00c.	675 00
3,843 yards 45-inch burlap		5.00c.	192 15
425 yards 32-inch burlap		8.00c.	36 16
5,306 lbs 3-ply twine		7.00c.	371 42
6,167 lbs. 8-ply twine		5.50c.	339 19
15,733 lbs. loom waste		1.00c.	157 33
1,752 lbs. waste twine		1.50c.	26 28
Issued and Charged to Other Departments of the Prison.			
398 yards 45-inch burlap	@	5.00c.	$19 90
91 yards 32 inch burlap		8.00c.	7 28
3 lbs. 5-ply twine		5.00c.	15
			$241,263 10
Less order for 500 bags entered as sold prior to and canceled after July 1, 1899		4.95c.	$24 75
601,180 22 x 36 grain bags, entered as sold prior to and not yet manufactured on June 30, 1900		5.65c.	33,966 67
			33,991 42
Net sales during the year			$207,271 68

PROFIT AND LOSS ACCOUNT.

Sales of manufactured goods during the year	$207,271 68	
Value of goods on hand on June 30, 1900, at cost price	3,702 87	
		$210,974 55
Deduct—		
Net operating expenses for the year	$175,902 99	
Value of goods on hand on July 1, 1899	1,654 74	
		177,557 73
Net profit on goods sold during the year		$33,416 82

INVENTORY OF STOCK OF MATERIALS AND MANUFACTURED GOODS ON HAND JUNE 30, 1900.

Raw Jute.

6,057 bales R. B. in six-pointed star, at 400 lbs. = 2,422,800 lbs. @ 3.3782c.		$81,847 03	
61 bales R. B. in six-pointed star, in mill, at 400 lbs. = 24,400 lbs. @ 3.3782c.		824 28	
6,118 bales			$82,671 31

Raw Jute in Process of Manufacture.

14,800 lbs. jute batched	@ 3.50c.	$518 00	
3,900 lbs. card sliver	3.65c.	142 35	
9,600 lbs. drawing sliver	3.70c.	355 20	
10,360 lbs. roving	3.75c.	388 50	
2,298 lbs. spun yarn	3.85c.	88 47	
880 lbs. spun twine	3.85c.	33 88	
1,000 lbs. waste to be worked over	3.00c.	30 00	
19,912 lbs. yarn in cops	3.85c.	766 61	
15,630 lbs. yarn in spools	3.85c.	601 76	
22,156 lbs. yarn in warp (70,899 yards, at 5 oz.)	3.90c.	864 08	
10,028 lbs. burlap on looms (14,455 yards, at 11.1 oz.)	5.25c.	526 47	
216 lbs. 2-ply twine	4.25c.	9 18	
110,780 lbs.			4,324 50

Jute Oil.

175 gals. whale oil	@ $0 34	$59 50	
325 gals. mineral oil	08⅜	27 22	
			86 72

Sizing Materials.

17 bbls. flour	@ $3 20	$54 40	
108 lbs. glue	07 9/10	8 53	
326 lbs. tallow	04½	14 67	
			77 60

Rope.

22 coils 8-ply Manila rope, 1,265 lbs.	@ $0 14¼	$180 26	180 26

Machine Oils and Engine Supplies.

5 gals. spindle oil, No. 1	@ $0 15⅛	$0 76	
5 gals. spindle oil, No. 2	12⅞	65	
½ gal. sperm oil	49	25	
½ gal. lard oil	46	23	
46½ gals. cylinder oil	23	10 69	
9 gals. neatsfoot oil	47	4 23	
100 lbs. Albany grease	15	15 00	
4 lbs. graphite	12	48	
14 lbs. asbestos packing	35	4 90	
50 lbs. flax packing	30	15 00	
2 lbs. lamp wicking	18	36	
60 lbs. whiting	08	4 80	
5 lbs. rosin	01 4/10	07	
			57 42

Material for Repairs, and Tools.

34 feet leather belting, 10-inch, double	@ $1 00	$34 00	
63 feet leather belting, 7-inch, double	70	44 10	
24 feet leather belting, 6-inch, double	60	14 40	
5 feet leather belting, 5-inch, double	50	2 50	
85 feet leather belting, 4-inch, double	39	33 15	
37 feet leather belting, 2½-inch, double	23	8 51	
401 feet leather belting, 4-inch, single	19 40/100	77 79	
151 feet leather belting, 3-inch, single	14 20/100	21 44	
52 lbs. sole leather	25	13 00	
25 lbs. kip leather	41	10 25	
6 lbs. belt leather	38	2 28	
30 lbs. lace leather	38	11 40	
165 lbs. rawhides	27½	45 37	
219 assorted files	15	32 85	
65 assorted drills	10	6 50	
Carried forward		$357 54	$87,397 81

Brought forward			$87,397 81

Material for Repairs, and Tools—Continued.

Brought forward		$357 54	
9 machine taps	@$0 20	1 80	
12 monkey wrenches, assorted	50	6 00	
6 calipers	1 50	9 00	
2 flatnose pliers	30	60	
1 plane iron		2 50	
9 shoe knives	07½	68	
1 hand hammer, 3-lb.		1 00	
2 hand axes	75	1 50	
1 trowel	75	75	
2 shovels	90	1 80	
21 pairs scissors	25	5 25	
5,050 spinning bosses	11½	575 75	
193 fliers	39½	76 23	
100 neck brasses	15	15 00	
20 foot brasses	15	3 00	
2,000 spinning bobbins	03 85/100	77 00	
950 roving bobbins	15	14 25	
290 M card pins	1 05	304 50	
60 M gill pins	95	57 00	
200 roving gills	36	72 00	
250 drawing gills	19	47 50	
106 roving gill bars	18	19 08	
72 drawing gill bars	38	27 36	
54 dresser reeds	2 50	135 00	
104 loom reeds	1 50	156 00	
85 pairs loom harness	4 50	382 50	
630 picker arms	10	63 00	
100 porcelain friction rollers	05	5 00	
17 loom pickers	25	4 25	
120 shuttles, finished	50	60 00	
2,000 shuttles, unfinished	25	500 00	
7,200 yards 1½-in. spindle banding	03⅞	279 00	
432 yards 2-in. spindle banding	04⅜	18 90	
7 hemming needles	15	1 05	
172 sail needles	04	6 88	
15 packing needles	05	75	
6 darning needles	05	30	
16 sack needles	05	90	
68 2½-in. sewing-machine needles	05	3 40	
4 oilers	11½	46	
6 oiler spouts	07	42	
3 wire brushes	50	1 50	
2 file brushes	50	1 00	
1 pkg. steel belt lacing		50	
9 tubes for English sewing-machine	1 50	13 50	
8 spiral springs	50	4 00	
12 iron collars for sewing-machines	25	3 00	
6 belt hinges	15	90	
63 hooks for sack sewers	05	3 15	
2 screwdrivers	30	60	
47 gals. linseed oil, raw	49	23 03	
4 gals. linseed oil, boiled	50	2 00	
3½ gals. turpentine	58	2 03	
12 gals. coal oil	11½	1 38	
22 pkgs. cut tacks	05	1 10	
1 pkg. copper tacks		50	
15 pkgs. wood screws	20	3 00	
3 pkgs. machine screws	30	90	
39 pkgs. copper rivets	40	15 60	
17 quires sand paper	20	3 40	
5 stencil brushes	25	1 25	
1 paint brush		1 00	
3 counter brushes	55	1 65	
1 hank sash cord		50	
2 steel mandrils	50	1 00	
6 lamp burners	07	42	
5 lbs. cotton sewing twine	13	65	
Carried forward		$3,382 46	$87,397 81

Brought forward				$87,397 81

Material for Repairs, and Tools—Continued.

Brought forward		$3,382 46	
5 lbs. cotton seine twine	@ $0 18	90	
300 feet 1¾-inch transmission rope, 317 lbs.	18¾	59 44	
4½ yards sluice blanketing	1 49	6 70	
6 yards felt	1 50	9 00	
90 lbs. steel wire	22	19 80	
1 box tin	------	7 00	
1 box glass	------	4 10	
6 brass nose-pieces for Garland machine	25	1 50	
13 front boxes for Garland machine	25	3 25	
14 back boxes for Garland machine	25	3 50	
2 8-inch pulleys for Garland machine	50	1 00	
4 brass sleeves for Garland machine	25	1 00	
4 2½-inch gear wheels for Garland machine	40	1 60	
4 rollers for Garland machine	1 50	6 00	
3 chains for Garland machine	1 00	3 00	
8 papers machine screws	30	2 40	
12 gear springs	15	1 80	
125 lbs. steel wire	22	27 50	
465 lbs. machine steel	04	18 60	
845 lbs. cast steel	09	76 05	
90 lbs. toe steel	05	4 50	
200 lbs. Norway iron	04¾	9 50	
1,260 lbs. refined iron	03	37 80	
11 lbs. angle iron	05	55	
250 lbs. sheet steel	06	15 00	
50 lbs. ¼ x ⅛ steel wire for Mooney needles	45	22 50	
285 lbs. ¼ x $\frac{9}{64}$ steel wire for Garland needles	45	128 25	
6 lbs. ¼ x $\frac{9}{64}$ steel wire for scissors	45	2 70	
5 lbs. $\frac{5}{32}$ steel wire for English machine	30	1 50	
15 lbs. band iron	03	45	
17 lbs. brass rod	25	4 25	
9 lbs. 1⅛-inch copper	22	1 98	
10 lbs. sheet brass	25	2 50	
5 lbs. steel wire	22	1 10	
4,000 lbs. iron castings, rough	03	120 00	
300 lbs. iron castings, finished	04	12 00	
375 lbs. brass castings, rough	20	75 00	
228 ½-inch machine bolts	03	6 84	
125 ⅝-inch machine bolts	04	5 00	
50 ⅜ x 2 machine bolts	01¾	88	
40 ½ x 2½ carriage bolts	03½	1 40	
½ pkg. stove bolts, ¼ x 1	------	20	
1 pkg. stove bolts, ¼ x 1¼	------	40	
1 gross wood screws, No. 20, 3-inch	------	20	
285 lbs. lag screws	15	42 75	
95 lbs. cap screws	20	19 00	
170 lbs. set screws	20	34 00	
100 $\frac{5}{16}$ x ½ set screws	-----	1 43	
100 $\frac{5}{16}$ x ⅝ set screws	-----	1 43	
100 $\frac{5}{16}$ x ¾ set screws	-----	1 43	
100 $\frac{5}{16}$ x 1 set screws	-----	1 53	
12½ gross machine screws, assorted	80	10 00	
125 lbs. square nuts	07	8 75	
10 lbs. hexagon nuts	07	70	
25 lbs. washers	04	1 00	
280 lbs. iron rivets	15	42 00	
8 lbs. sheet rubber, "Rainbow"	60	4 80	
3 lbs. sheet rubber, asbestos	60	1 80	
13 lbs. tucks and flax packing	30	3 90	
9 lbs. "Peerless" packing	73	6 57	
1 glass oil cup	-----	40	
12 "Finch" cups	1 00	12 00	
4 No. 3 A. & C. compound cups	50	2 00	
36 Garland S. M. needles	2 50	90 00	
60 Mooney S. M. needles	40	24 00	
5 chain guides	1 00	5 00	
19 6-inch iron gears for Garland S. M.	50	9 50	
41 2½-inch steel gears for Garland S. M.	25	10 25	
132 knotting scissors	30	39 60	
Carried forward		$4,464 94	$87,397 81

Brought forward			$87,397 81

Material for Repairs, and Tools—Continued.

Brought forward		$4,464 94	
36 spinning hooks	@ $0 10	3 60	
36 belt hooks	05	1 80	
600 shuttle springs	12	72 00	
80 back springs	08	6 40	
400 cop winder springs	15	6 00	
21 cotton S. M. rollers	1 50	31 50	
2 wheelbarrow wheels	50	1 00	
1 gal. coal oil	-----	12	
5 gals. cylinder oil	23	1 15	
2 gals. lard oil	46	92	
2 gals. boiled oil	50	1 00	
10 lbs. white lead	06	60	
8 lbs. red lead	06	48	
11 lbs. vermilion	10	1 10	
10 lbs. Albany grease	15	1 50	
½ can polishing compound	-----	10	
3 lbs. polishing rouge	25	75	
¾ lb. spelter	10	07	
8 lbs. solder	18	1 44	
25 lbs. babbitt metal	42½	10 63	
4½ lbs. graphite	15	67	
2 lbs. 4-ply twisted copper wire	25	50	
3 dusting brushes	55	1 65	
2 machinist aprons	50	1 00	
8 hammer handles	05	40	
1 sledge handle	-----	10	
3 lbs. sheet lead	07	21	
200 lbs. cotton roving	27	54 00	
2 lbs. candle wicking	18	36	
2½ quires emery cloth	50	1 25	
3 lbs. emery	10	30	
¼ box candles	------	35	
14 lbs. red chalk	05	70	
1 box white chalk crayons	------	60	
8 lbs. welding compound	18	1 44	
5 lbs. sal soda	01	05	
10 lbs prussiate potash	10	1 00	
2 lbs. borax	10	20	
240 files, assorted	15	36 00	
2 No. 6 scoop shovels	2 25	4 50	
100 lbs Cumberland coal	------	75	
15 sks. coke	80	12 00	
100 lbs. scrap brass	12	12 00	
300 lbs. pig iron	02½	7 50	
4,000 lbs. scrap cast iron	01	40 00	
2 tons moulding sand	5 00	10 00	
1½ bbls. black lead	6 00	9 00	
⅓ bbl. pulv. charcoal	-----	75	
½ bbl. sea coal	------	1 50	
37 barrels for cylinders	4 00	148 00	
½ box tin, IX	7 25	3 63	
1 box tin, XX	------	10 25	
2 boxes tin, XXX	12 25	24 50	
2 boxes tin, XXXX	14 00	28 00	
12 sheets tin, XXXXXX, 28x66	------	26 35	
4 sks. charcoal	48	1 92	
40 lbs. solder	18	7 20	
6 lbs. muriatic acid	08	48	
10 lbs. sal ammoniac	12	1 20	
15 lbs. rosin	01 4/10	21	
4 gals. lard oil	46	1 84	
1¼ bdls. bright iron wire—80 lbs.	02½	2 00	
3 sheets galv. iron No. 26, 30x96—54 lbs.	05¾	3 10	
1 sheet black iron ⅛—30x64—57 lbs.	04½	2 57	
5 pkgs. tinned rivets	20	1 00	
Assorted lumber and hardware in carpenter shop	------	150 00	
			5,218 13
Carried forward			$92,615 94

Brought forward			$92,615 94
Miscellaneous.			
1¼ cases toilet paper	@ $3 89	$4 86	
1 lot stationery	------	5 00	
			9 86
Manufactured Goods.			
77,741 grain bags, hemmed	@ 4.1428c	$3,220 65	
500 imperfect bags, baled	4.3696c	21 85	
81 cuts 45-inch burlap—7961 yds.	3.7757c	300 58	
600 yds. 32-inch burlap	4½c	26 00	
2,120 lbs. 3-ply twine	4¼c	90 10	
1,028 lbs. 8-ply twine	4¼c	43 69	
			3,702 87
Total			$96,328 67

The extremely heavy demand for our grain bags during the season of 1899 left us without any stock to carry over into this year, and although your Honorable Board limited sales to quantities not exceeding 2,000 bags for any one farmer, the demand became again so large this year that we were obliged to book orders far ahead of manufacture. This demand from our farmers shows very conclusively that the bags manufactured at this prison are of a superior quality, and I am pleased to report that during the past year we have not only maintained their former high standard, but have even succeeded in raising the same by the adoption of several improvements suggested by the practical men having charge of the mill. By close attention to every part and detail of the work we have also been enabled to increase our output so much that now it is fully 12½ per cent more than ever before.

Upon assuming charge of this prison on July 1, 1899, one of the first things which attracted my attention was the utter lack of proper bathing facilities for the prisoners, and with your consent I erected two bathhouses, one in the jute mill yard and one in the upper yard. Both houses are built on the spray or shower system, and are supplied with salt water, and also steam for tempering such water to any degree of heat required. The establishment of this bathing system is greatly appreciated by the prisoners themselves, who now take advantage of every opportunity to bathe, and their general cleanliness and health show a marked improvement.

I also found several guard posts in a very dilapidated condition, but so far have only been able to demolish one of them and erect another in its place, more substantial and better adapted for the purpose.

The building of another such post in the near future has already been authorized by your Honorable Board, and will soon be under way.

I further found the wooden railing on the main wall of the prison to be in a very rickety and unsafe condition, liable to give way at any time, and to obviate this source of danger to the life and limbs of our guards, the walls were furnished with a good, strong, and substantial iron-pipe railing.

Other improvements under contemplation are the erection of a suitable dormitory for our night guards, and some cottages for the use of officers, who are now obliged to seek accommodations for themselves and families at an unreasonable expense outside of the prison grounds.

Quite a number of the old houses now used for a similar purpose were sadly in need of repairs, and these have been made as rapidly as our limited number of prisoners having the necessary mechanical ability would permit.

While on the subject of improvements I desire to call the attention of your Honorable Board to the great need of an independent lighting system, for this prison. All the light available now for the cells is furnished by means of coal-oil lamps; other buildings and the yards are provided with gas, and our rather extensive grounds are only partially illuminated by a few electric arc lights. These electric lights and the gas are both furnished by the San Rafael Gas and Electric Light Company, and constitute quite an item of expense to this prison, amounting to $6,655.14 during the past year. The whole of our present lighting system as it stands, is entirely inadequate to the needs of such an institution as this, and should in my humble opinion be remodeled on a more modern and advanced plan by the establishment of an electric light plant of sufficient size to furnish all necessary lights for all the buildings, cells, dwelling-houses, and prison grounds, both inside and outside of the walls.

The cost of such a plant, according to a careful estimate, would not exceed $13,000, and after being installed the cost of operating it would be so much less than our present expense for lights, that the plant would pay for itself in the course of two or three years.

I would therefore most earnestly recommend that your Honorable Board take this matter under your favorable consideration, and provide the means for erecting an electric light plant at this prison as above suggested, or as you may deem suitable and proper.

It affords me the greatest pleasure to also report that the discipline among the prisoners is extremely good. They perform all work assigned to them cheerfully and willingly, and infractions of the rules established for their conduct are so rare that the necessity of punishing any of them arises but seldom. While this high state of discipline among the prisoners is probably due in a large degree to the efforts of all the officers and employés of the prison to always treat them in a just and humane manner, another large factor in its having been attained is the entire stoppage of the use of opium and morphine by the prisoners. The use of, and traffic in, these drugs was formerly the cause of a majority of rows, fights, and insubordination among the prisoners, and on entering upon my duties as Warden of this prison on July 1, 1899, I directed my best efforts toward the suppression of such traffic, and I may now report

with satisfaction to myself that I believe I have fully succeeded in my efforts in that direction.

In the general management of this prison I have been ably assisted by the officers and guards, all of whom have cordially coöperated with myself in the maintenance of good order and discipline, and my thanks are especially due to the heads of the various departments of this prison for the interest and energy displayed by them in the performance of their special duties, and management of affairs under their immediate charge.

In conclusion, I desire to express my thanks for the uniform courtesy and consideration extended to me at all times by your Honorable Board, and for your hearty coöperation and interest in the successful management of this institution.

Respectfully,

M. G. AGUIRRE,
Warden.

CLERK'S REPORT.

CLERK'S OFFICE, CALIFORNIA STATE PRISON,
SAN QUENTIN, July 15, 1900.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I herewith submit for your consideration a full statement of the financial transactions of this prison for the fifty-first fiscal year, ending June 30, 1900:

Table No. 1—Cash receipts from all sources during the fifty-first fiscal year.

Table No. 2—Cash disbursements during fifty-first fiscal year.

Table No. 3—Abstract of expenses during fifty-first fiscal year.

Table No. 4—Cost of maintaining prisoners, per head, and earnings during fifty-first fiscal year.

Table No. 5—Assets and liabilities.

Table No. 6—Expert's certificate.

Very respectfully,

J. V. ELLIS,
Clerk.

TABLE No. 1.

Cash Receipts of the State Prison at San Quentin during the Fifty-first Fiscal Year, ending June 30, 1900.

	General Appropriation Fiftieth Fiscal Year.	General Appropriation Fifty-first Fiscal Year.	State Prison Fund.	Jute Revolving Fund.	United States.	Jute Department.	Commissary Department.	Hospital Department.
1899—July	$13,643 34		$8,790 05	$891 80		$79,069 13	$334 04	$27 47
August		$13,333 31	8,372 34			40,436 90	304 47	15 90
September		13,333 04	11,570 72			20,971 78	245 68	15 01
October		13,336 54	7,894 94			5,680 12	275 21	12 49
November		13,323 32	8,720 99		$2,483 55	1,920 54	301 59	18 90
December		13,338 85	4,068 71			617 71	298 70	13 45
1900—January		4,999 73	3,754 44			3,530 01	371 82	12 80
February		21,667 34	15,747 05		2,717 40	9,578 61	400 56	11 00
March		13,070 87	5,376 88			3,620 66	321 51	14 35
April		13,594 46	9,900 03			2,281 05	331 96	11 91
May		13,317 43	8,138 64		2,812 45	25,643 76	319 73	15 18
June		13,342 74	8,859 03	94,480 80	2,883 65	67,903 53	347 68	8 80
Totals	$13,643 34	$146,657 63	$101,193 82	$95,372 60	$10,897 05	$261,253 80	$3,852 95	$177 26

	Captain of Yard's Department.	Turnkey's Department.	Stock Department.	Board and Rent.	Guards' Department.	Miscellaneous.	Total.
Balance cash on hand July 1, 1899							$107,957 02
1899—July	$66 70	$55 89	$36 93	$165 85	$4 30	$21 31	103,106 81
August	50 25	37 85	42 00	226 80	9 40	3 25	62,832 47
September	67 85	87 64	23 08	224 37	6 25	93 26	46,638 68
October	49 10	161 90	13 25	206 84	1 50	1 40	27,633 29
November	51 00	159 21	19 67	192 94		8 45	27,200 16
December	55 29	183 55	22 49	192 00	1 40	1 70	18,793 85
1900—January	60 10	104 75	10 50	162 90	1 50	1 25	13,009 80
February	48 55	154 04	13 75	164 50		4 85	50,507 65
March	51 64	104 65	19 35	151 50		26 05	22,757 46
April	64 05	150 92	24 55	174 25		1 70	26,534 88
May	50 77	172 17	24 95	156 40		20 85	50,672 33
June	80 01	194 80	22 60	170 00	1 85	3 85	188,299 34
Totals	$695 31	$1,567 37	$273 12	$2,188 35	$26 20	$187 92	$745,943 74

TABLE No. 2—*Cash Disbursements of the State Prison at San Quentin during the Fifty-first Fiscal Year, ending June 30, 1900.*

	State Prison Fund.	Jute Revolving Fund.	Merchandise.	Salaries of Officers and Guards.	Salaries of Jute Mill Employés.	Freight.	Allowances Paid Discharged Prisoners.	Transportation Paid Discharged Prisoners.	Transportation of Insane Prisoners.	Gas.
1899—July	$53,659 57	$54,297 45	$12,391 95	$5,023 01	$2,279 51	$1,935 84	$85 00	$64 05		$247 80
August	78,724 97	891 80	11,312 15	4,999 03	2,383 82	1,419 69	140 00	112 55	$27 60	269 43
September	40 846 67		14,938 97	5,000 00	2,442 92	1,007 14	95 00	49 60	5 80	301 14
October	21,579 17		11,381 09	5,003 33	2,478 66	570 97	145 00	191 85		334 32
November	6,059 61		12,471 86	4,999 84	2,372 80	388 64	120 00	79 25		370 30
December	4,945 90		8,381 44	5,000 00	2,414 52	242 46	140 00	160 55		500 85
1900—January	1,044 04			4,999 73	2,464 29		110 00	112 05		
February	4,020 88		25,990 29	5,001 30	2,443 41	1,193 24	165 00	166 65	13 35	956 55
March	12,737 86		8,806 18	5,000 52	2,364 81	672 53	160 00	130 70	20 95	441 00
April	4,019 01		13,959 80	5,000 17	2,454 81	572 82	180 00	153 60		389 55
May	2,665 09		12,204 13	5,000 84	2,441 01	504 80	155 00	112 90		323 40
June	28,948 36		104,722 01	5,000 16	2,450 59	2,867 74	185 00	102 45		289 80
Totals	$259,251 13	$55,189 25	$236,559 87	$60,027 93	$28,991 15	$11,375 87	$1,680 00	$1,436 20	$67 70	$4,424 14

	Electric Lights.	Water.	Drugs and Medicines.	General Expense.	Prison Directors' Expenses.	Execution Account.	United States.	Advertising.	Total.
1899—July	$175 00	$570 94	$277 14	$374 60			$15 70	$49 50	$131,447 06
August	175 00	751 76	190 18	204 59					101,602 57
September	175 00	684 05	255 19	99 35			5 35		65,906 18
October	175 00	719 30	353 55	215 26			5 35		43,152 85
November	175 00	523 70	234 77	113 20	$394 20		10 70		28,313 87
December	175 00	348 00	258 83	86 46			41 70		22,695 71
1900—January					1,290 15		12 70		10,032 96
February	350 00	792 82	372 75	141 08	134 60	$25 00	23 75		41,790 67
March	175 00	464 80	228 81	175 75	97 40				31,476 31
April	175 00	490 49	227 27	224 58			41 70		27,888 80
May	175 00	514 77	161 12	105 90		25 00			24,388 96
June	175 00	663 29	159 02	103 78	78 15		5 35	173 03	145,923 73
Totals	$2,100 00	$6,523 92	$2,718 63	$1,844 55	$1,994 50	$50 00	$162 30	$222 53	$674,619 67
Balance cash in bank June 30, 1900									71,324 07
									$745,943 74

TABLE No. 3.

Abstract of Expenses for the Fifty-first Fiscal Year.

Library Department		$236 75
Expenses of State Prison Directors		1,994 50
Hospital Department		5,149 85
Stock Department		806 50
Captain of the Yard's Department		10,608 91
Turnkey's Department		11 328 99
Warden's House—Subsistence		1,177 51
Warden's House—Furniture and fixtures		1,331 27
Clerk's Office		943 10
Guard's Department		204 52
General repairs		2,073 54
Tiburon road		15 00
General expense		2,098 06
Officers and Guards' Messes	$14,849 02	
Night Guards' Mess	1,003 99	
Female Mess	1,933 87	
Prison Mess	41,370 60	
		59,157 48
Discharged prisoners		1,680 00
Transportation of discharged prisoners		1,436 20
Transportation of insane prisoners		67 70
Salaries		60,022 93
Water		6,021 17
Gas		4,555 14
Electric lights		2,100 00
Advertising		149 72
Execution account		75 00
Total expense		$173,233 84

TABLE No. 4.

Cost of Maintenance of Prisoners per Head.

Average number of prisoners for the year, 1,310$\frac{1}{6}$—total cost		$173,233 84
Average cost per head per month		11 02
Average cost per head per day		36$\frac{73}{100}$
Total expenses for the year (Table No. 3)		$173,233 84
Earnings of the Jute Department	$33,416 82	
Support of United States prisoners	10,581 00	
Rent of State houses	709 50	
Commissary Department	151 32	
		44,858 64
Net expenses of the prison for the year		$128,375 20
Average cost per head, per month—net		8 17
Average cost per head, per day—net		27$\frac{22}{100}$

TABLE No. 5.

Assets and Liabilities.

Assets.			
Buildings		$497,182 88	
Real estate		50,910 55	
Reservoirs		31,278 55	
Furniture Department		12,925 36	
Jute factory and equipment		448.828 75	
Fire service		1,481 11	
Telephone service		118 05	
Jute Department—Stock, fabrics, etc.		96,328 67	
Commissary Department—Stock	$2,041 33		
Furniture and fixtures	918 94		
		2,960 27	
Captain of Yard's Department		26,265 31	
Guards' Department		12,238 90	
Turnkey's Department		10,647 75	
Hospital Department		3,008 65	
Stock Department		11,844 33	
			$1,206,019 13
Clerk's offices		$1,860 35	
Library		1,600 00	
			3,460 35
Officers' and Guards' Messes		$1,071 99	
Night Guards' Mess		261 76	
Prison Mess		5,957 95	
			7,291 70
Warden's house—Furniture and fixtures			8,146 33
Due from United States		$2,914 05	
Due from sundry debtors		71,013 48	
Cash balance in bank June 30, 1900		71,324 07	
Cash in State Prison Fund June 30, 1900		173,044 95	
Cash in General Appropriation Fund—Support	$8,342 63		
Salaries	5,000 08		
		13,342 71	
			331.639 26
Total assets June 30, 1900			$1,556,556 77
Liabilities.			
Unpaid bills for merchandise, month of June		$14,596 08	
Unpaid salaries of officers and guards, month of June		5,000 00	
Unpaid wages of Jute Mill employés, month of June		2.491 34	
Jute Revolving Fund		94,480 80	
			116,568 22
Excess of assets June 30, 1900			$1,439.988 55

EXPERT'S CERTIFICATE FOR THE YEAR ENDING JUNE 30, 1900.

STATE PRISON AT SAN QUENTIN, July 15, 1900.

I hereby certify, that I have compared the annual report of Joseph V. Ellis, Clerk of the San Quentin State Prison, for the fiscal year ending June 30, 1900, with the several accounts as kept in the official books of said prison, and find it to be a true and correct statement from the said books.

I also certify, that the Clerk has kept the accounts of the said San Quentin State Prison for said fiscal year in such a manner as to exhibit clearly all its financial transactions, and when any sum of money was paid to the Warden the same has been properly entered on the books by the Clerk.

I also certify, that I find authorizations duly and properly signed by a majority of the State Board of Prison Directors, for all disbursements included in said report for the fiscal year ending June 30, 1900, and that the Warden has required vouchers for all moneys by him expended during the said fiscal year, and safely kept the same on file in his office at the said prison.

L. WADHAM,

Expert Accountant for the State Board of Prison Directors.

TURNKEY'S REPORT.

SAN QUENTIN, June 30, 1900.

HON. M. G. AGUIRRE, *Warden State Prison at San Quentin, California:*

SIR: I have the honor to herewith submit my annual report, in tabular statements, for the fifty-first fiscal year, ending June 30, 1900.

H. C. McCLURE,
Turnkey.

TABLE No. 1.

A Summary of Receipts and Discharges from July 1, 1899, to June 30, 1900.

Months.	Received per Commitment	Resentenced and Returned	Returned from Asylum	Returned from Reform School	Returned Witnesses	Returned from Parole	Total Received	Prisoners on Hand at End of Each Month	Discharged per Act and Restored	Discharged per Act	Paroled	Transferred to Asylum	Out for New Trial	Out by Order of Court	Out as Witness	Out for Resentence	Executed	Died	Suicide	Total Discharged
1899—July	17	0	0	0	0	0	17	1,318	4	17	0	0	0	0	0	0	0	2	0	23
August	16	0	0	1	0	0	17	1,302	2	26	0	2	2	0	0	0	0	1	0	33
September	25	0	0	0	0	0	25	1,303	3	17	0	1	1	1	0	0	0	0	1	24
October	36	0	0	0	0	0	36	1,306	4	28	0	0	0	0	1	0	0	0	0	33
November	30	0	0	0	2	0	32	1,309	3	23	0	0	0	0	1	0	0	2	0	29
December	29	1	1	0	0	0	31	1,340	8	23	0	1	0	1	0	1	0	4	0	37
1900—January	29	0	0	0	0	0	29	1,303	1	23	0	0	1	0	1	0	1	2	0	29
February	39	0	0	0	0	0	39	1,300	4	33	0	0	0	2	0	0	0	4	0	42
March	42	0	0	0	4	0	46	1,303	4	28	0	3	0	0	3	0	0	1	0	43
April	51	0	0	0	1	0	52	1,311	3	36	0	0	0	0	2	0	1	2	0	44
May	36	0	0	0	1	1	38	1,318	5	23	0	0	0	0	0	0	1	3	0	31
June	27	0	0	0	0	0	27	1,309	3	30	0	0	0	0	0	0	1	2	0	36
Totals	377	1	1	1	8	1	389	.....	44	307	0	7	6	4	8	1	3	23	1	404

Prisoners on hand June 30, 1899	1,324
Prisoners received from July 1, 1899, to June 30, 1900	389
Total	1,713
Prisoners discharged from July 1, 1899, to June 30, 1900	404
Prisoners on hand June 30, 1900	1,309

Monthly average of prisoners	1,310$\frac{1}{6}$
Decrease during year	15

TABLE No. 2.

Nativity of Prisoners.

Foreign.	No.	Per Cent.	Domestic.	No.	Per Cent.
Africa	1	.07	Alaska Territory	5	.38
At sea	1	.07	Arizona	2	.15
Australia	3	.24	Arkansas	5	.38
Austria	8	.61	California	406	30.17
Belgium	2	.15	Carolinas	9	.69
Bohemia	1	.07	Colorado	5	.38
Canada	20	1.50	Connecticut	9	.69
Canary Islands	1	.07	Georgia	5	.38
China	58	4.20	Illinois	46	3.41
Corsica	1	.07	Indiana	7	.56
Denmark	2	.15	Iowa	15	1.20
East Indies	1	.07	Kansas	4	.32
England	37	2.96	Kentucky	20	1.50
France	14	1.12	Louisiana	5	.38
Germany	48	3.60	Maine	7	.56
Greece	2	.15	Maryland	9	.69
Holland	1	.07	Massachusetts	39	3.12
Ireland	43	3.44	Michigan	13	1.04
Italy	22	1.86	Minnesota	7	.56
Japan	4	.32	Mississippi	4	.32
Mexico	51	4.08	Missouri	36	2.88
New Brunswick	4	.32	Montana	5	.38
New Zealand	1	.07	Nebraska	2	.15
Nova Scotia	3	.24	Nevada	4	.32
Poland	2	.15	New Hampshire	2	.15
Portugal	1	.07	New Jersey	12	.92
Prussia	2	.15	New York	81	6.28
Philippines	1	.07	Ohio	29	2.32
Russia	4	.32	Oregon	14	1.12
Scandinavia	20	1.50	Pennsylvania	48	3.60
Scotland	10	.77	Rhode Island	3	.24
South America	4	.32	Tennessee	6	.44
South Sea Islands	1	.07	Texas	21	1.57
Spain	2	.15	Utah	3	.24
Switzerland	5	.38	Vermont	3	.24
Turkey	2	.15	Virginia	8	.64
Wales	4	.32	Washington	4	.32
West Indies	1	.07	Wisconsin	18	1.35
Totals	388	29.99	Totals	921	70.01

Recapitulation.

Foreign	388
Domestic	921
Total	1,309

TABLE No. 3.

Classification of Crime.

Crime.	No.	Crime.	No.
Abduction	1	Grand larceny and assault to murder	1
Arson, second degree	10	Grand larceny and assault with deadly weapon	1
Arson, first degree	5	Grand larceny and petit larceny, and prior	1
Assault with deadly weapon	17	Incest	1
Assault with deadly weapon, and prior	5	Injuring public jail, and burglary, second degree	1
Bigamy	2	Kidnaping	1
Burglary	29	Larceny	2
Burglary, and priors	2	Manslaughter	62
Burglary (two or more commitments)	4	Manslaughter (two commitments)	1
Burglary and robbery	1	Mayhem	5
Burglary, first degree	141	Mayhem (attempted)	1
Burglary, first degree, and priors	14	Murder	16
Burglary, first degree (two or more commitments)	8	Murder, accessory to	0
Burglary, first and second degree	5	Murder, first degree	109
Burglary, first and second degree, and grand larceny	1	Murder, second degree	95
Burglary, first degree (attempted)	9	Murder, assault to	37
Burglary, second degree	163	Murder, assault to, and prior	2
Burglary, second degree, and priors	16	Murder, assault to, and robbery	3
Burglary, second degree (two or more commitments)	5	Murder, second degree, and robbery	1
Burglary, second degree, and forgery	1	Obtaining money by false pretense	1
Burglary, second degree, and grand larceny	1	Passing counterfeit money	2
Crime against nature	16	Passing fictitious check	2
Counterfeiting	19	Perjury	2
Conspiracy	12	Petit larceny, and prior	8
Embezzlement	17	Rape	32
Embezzlement, and assault with deadly weapon	1	Rape, assault to	26
Felony	42	Rape, assault to, and prior	2
Felony, and prior	1	Receiving stolen property	1
Forgery	45	Robbery	92
Forgery (two commitments)	1	Robbery, assault to commit	23
Forgery, and priors	2	Robbery, and priors	9
Grand larceny	152	Robbery (two or more commitments)	2
Grand larceny (attempted)	2	Seduction	1
Grand larceny, and priors	6	Selling liquor to Indians	4
Grand larceny (two or more commitments)	5	Sodomy	1
		Train-wrecking	1
		Total	1,309

TABLE No. 4.

Terms of Imprisonment.

Term.	No.	Term.	No.
Five months	1	Fourteen years	26
Six months	1	Fifteen years	41
Nine months	0	Sixteen years	2
One year	56	Seventeen years	5
One year and two months	4	Eighteen years	2
One year and three months	2	Nineteen years	0
One year and six months	24	Twenty years	49
One year and eight months	2	Twenty-one years	5
One year and nine months	0	Twenty-two years and six months	1
One year and ten months	9	Twenty-three years	1
Two years	119	Twenty-four years	0
Two years and four months	1	Twenty-five years	35
Two years and six months	22	Twenty-six years	5
Three years	97	Twenty-seven years	1
Three years and six months	6	Twenty-eight years	2
Four years	69	Thirty years	12
Four years and six months	2	Thirty-three years	1
Four years and 364 days	1	Thirty-five years	5
Five years	172	Thirty-nine years	1
Six years	37	Forty years	4
Six years and six months	2	Forty-five years	1
Seven years	69	Fifty years	5
Seven years and six months	5	Sixty years	1
Eight years	44	Sixty-six years	1
Nine years	13	Ninety-nine years	1
Ten years	146	Life	165
Eleven years	2	Death	4
Twelve years	23		
Thirteen years	4	Total	1,309

Recidivists.

Second termers	186
Third termers	59
Fourth termers	25
Fifth termers	5
Sixth termers	1
Seventh termers	0
Eighth termers	1
Ninth termers	1
First offenders	1,031
Total	1,309

TABLE No. 5.

Ages of Prisoners when Received.

Years.	No.	Years.	No.
Sixteen	5	Thirty-two	53
Seventeen	16	Thirty-three	40
Eighteen	30	Thirty-four	38
Nineteen	35	Thirty-five	41
Twenty	32	Thirty-six	33
Twenty-one	43	Thirty-seven	33
Twenty-two	61	Thirty-eight	28
Twenty-three	59	Thirty-nine	22
Twenty-four	59	Forty	39
Twenty-five	59	Forty-one	18
Twenty six	49	Forty-two	18
Twenty-seven	52	Forty-three	20
Twenty-eight	67	Forty-four	18
Twenty-nine	52	Forty-five	19
Thirty	51	Forty-six	15
Thirty-one	42	Forty-seven	15

TABLE No. 5—Continued.

Years.	No.	Years.	No.
Forty-eight	21	Sixty-two	3
Forty-nine	10	Sixty-three	2
Fifty	11	Sixty-four	3
Fifty-one	10	Sixty-five	3
Fifty-two	13	Sixty-six	3
Fifty-three	4	Sixty-seven	4
Fifty-four	6	Sixty-eight	2
Fifty-five	8	Seventy	1
Fifty-six	12	Seventy-one	1
Fifty-seven	4	Seventy-two	2
Fifty-eight	3	Seventy-five	1
Fifty-nine	7	Seventy-seven	2
Sixty	9		
Sixty-one	4	Total	1,309

Prisoners' Educational Abilities.

Read and write	1,067
Cannot read or write	242
Total	1,309

TABLE No. 6.

Counties Represented.

Counties.	No.	Per Cent.	Counties.	No.	Per Cent.
Alameda	54	4.22	Sacramento	31	2.36
Amador	18	1.37	San Diego	30	2.28
Butte	13	.99	San Joaquin	49	3.74
Calaveras	12	.91	San Luis Obispo	15	1.14
Colusa	7	.53	San Mateo	21	1.60
Contra Costa	23	1.75	Santa Barbara	25	1.90
Del Norte	3	.23	San Francisco	305	23.29
El Dorado	3	.23	Santa Clara	24	1.83
Fresno	37	2.82	Santa Cruz	12	.91
Glenn	0	.00	Shasta	28	2.16
Humboldt	14	1.12	Sierra	4	.31
Inyo	1	.08	Siskiyou	9	.69
Kern	29	2.21	Solano	19	1.46
Kings	22	1.68	Sonoma	26	1.98
Lake	7	.53	Stanislaus	15	1.14
Lassen	3	.23	Sutter	2	.15
Los Angeles	138	10.52	Tehama	6	.46
Madera	6	.46	Trinity	4	.31
Marin	9	.69	Tulare	19	1.46
Mariposa	6	.46	Tuolumne	15	1.14
Mendocino	11	.84	Ventura	18	1.35
Merced	4	.31	Yolo	4	.31
Monterey	26	1.98	Yuba	13	.99
Mono	3	.23			
Napa	25	1.91	*United States Districts.*		
Nevada	8	.61			
Orange	16	1.22	Arizona	2	.15
Placer	9	.69	Alaska	10	.76
Plumas	5	.38	Idaho	12	.91
Riverside	22	1.68	Washington	5	.38
San Benito	12	.91			
San Bernardino	40	3.05	Totals	1,309	100.00

TABLE No. 7.

Prisoners' Legitimate Occupations.

Occupations.	No.	Occupations.	No.
Actor	2	Laborer	348
Agent	2	Laundryman	15
Apiarist	1	Lumberman	3
Artist	1	Lawyer	0
Amalgamator	1	Lineman	2
Baker	17	Machinist	21
Bamboo-worker	1	Messenger boy	1
Bartender	14	Merchant	3
Barber	30	Miller	1
Blacksmith	18	Milliner	1
Bookkeeper	15	Millwright	1
Boilermaker	10	Miner	56
Brewer	2	Musician	4
Bricklayer	9	No occupation	32
Bridge-builder	1	Nurse	6
Brushmaker	1	Oiler	3
Butcher	15	Office boy	1
Cabinetmaker	3	Painter	29
Carpenter	26	Peddler	3
Cigarmaker	4	Piano-polisher	2
Chair-caner	1	Physician	1
Clerk	30	Photographer	5
Cook	65	Plasterer	4
Constable	1	Plumber	12
Confectioner	1	Printer	5
Cooper	2	Railroad-man	6
Dairyman	5	Rancher	20
Dog-trainer	1	Real estate agent	2
Draper	1	Restaurateur	3
Dressmaker	4	Reporter	1
Dyer	1	Saddler	1
Editor	2	Salesman	10
Electrician	7	Sailor	22
Embalmer	1	Schoolteacher	1
Engraver	1	Servant	19
Engineer (mechanical)	11	Sawyer	1
Engineer (civil)	2	Shipcalker	1
Farmer	64	Shoemaker	17
Fireman	11	Slate-roofer	1
Fisherman	2	Stenographer	2
Gardener	9	Stonemason	6
Gasfitter	5	Tailor	24
Grocer	1	Teamster	49
Harnessmaker	2	Tentmaker	1
Hatter	2	Telegrapher	3
Hotelkeeper	4	Tinsmith	3
Horseshoer	3	Upholsterer	10
Hostler	26	Vaquero	5
Housekeeper	8	Veterinary surgeon	1
Hunter	6	Waiter	75
Ironmolder	4	Wagonmaker	1
Interpreter	2	Whipmaker	1
Jeweler	2	Wireworker	1
Journalist	2		
Knifegrinder	1	Total	1,309

TABLE No. 8.

Statement of Clothing Issued from July 1, 1899, to June 30, 1900.

	Coats	Vests	Pants	Undershirts	Drawers	Socks	Caps	Shoes	Blankets	Boots and Slippers to Order	Beds	Shoe Repairing	Yards of Bedticking	Shirts	Citizen's Clothing.						
															Coats	Vests	Pants	Shirts	Hickory Shirts	Shoes	Hats
1899—July	41	67	244	232	235	457	89	181	18	11	47	194	500	221	16	16	16	14	6	43	18
August	29	39	159	155	160	358	55	86	11	4	52	166	0	142	24	24	22	23	0	52	30
September	44	58	166	167	167	354	55	60	14	6	50	192	0	144	15	15	16	18	4	50	23
October	41	48	194	206	212	443	59	99	28	6	69	273	500	151	30	30	30	22	4	59	29
November	48	52	205	206	212	403	46	76	24	3	53	225	0	227	23	23	26	17	0	53	22
December	57	71	185	207	205	436	46	85	30	4	49	257	0	191	21	21	21	18	4	62	31
1900—January	68	74	206	218	221	457	66	89	26	6	58	326	500	213	19	19	21	17	1	54	22
February	67	69	185	216	215	369	38	90	58	3	59	245	0	195	27	27	27	21	2	50	34
March	69	75	173	223	227	412	60	89	34	6	80	289	0	205	16	16	21	20	5	58	28
April	68	71	185	183	188	426	53	85	47	8	87	280	500	172	23	22	25	16	0	60	30
May	81	94	196	219	193	453	57	103	35	7	58	280	0	218	20	20	20	13	6	63	26
June	73	77	158	186	186	342	59	73	24	3	56	272	500	176	21	23	24	11	5	51	31
Totals	686	795	2,256	2,418	2,421	4,910	683	1,116	349	67	718	2,999	2,500	2,255	255	256	269	210	37	655	324

CAPTAIN OF THE YARD'S REPORT.

SAN QUENTIN, June 30, 1900.

HON. M. G. AGUIRRE, *Warden State Prison at San Quentin, California:*

SIR: I have the honor to herewith submit my annual report, in tabular statements, for the fifty-first fiscal year, ending June 30, 1900.

J. C. EDGAR,
Captain of the Yard.

LABOR REPORT FOR THE FISCAL YEAR ENDING JUNE 30, 1900.

Productive Class.

	1899.						1900.						Total
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	
Jute Department	17,520	18,931	15,078	3,275	13,899	17,670	19,098	16,495	19,358	18,022	18,975	18,839	197,160
Engineer Department	54	81	75	93	90	93	93	84	93	90	93	90	1,029
Foundry Department	645	678	625	650	650	650	628	604	684	641	676	626	7,757
Stock and Stable Department	371	341	330	326	270	267	309	280	430	454	518	483	4,379
Female Department	837	868	830	837	810	837	845	751	775	720	744	724	9,578
Wheelwright Shop	25	27	24	52	38	25	42	46	54	50	52	52	487
Upholsterer Shop	50	54	50	52	50	50	52	46	54	50	45	27	580
Locksmith Shop	31	31	19	31	30	31	31	28	31	30	31	30	354
Carpenter Shop	228	246	273	286	292	300	312	269	337	306	312	320	3,481
Plumber Shop	67	54	50	52	50	50	52	46	54	50	52	49	626
Cooper Shop	25	27	25	26	25	25	26	23	27	25	26	26	306
Paint Shop	100	108	100	102	100	75	78	69	81	75	77	78	1,043
Tin Shop	150	162	173	180	150	146	156	138	162	150	156	172	1,895
Coal Yard	31	31	30	31	30	31	31	28	31	30	31	30	365
Vegetable Garden	386	403	374	341	306	310	286	252	272	271	341	273	3,815
Flower Garden	429	428	389	376	330	327	313	307	333	300	309	300	4,141
Beltmakers	25	27	25	26	25	25	26	23	27	25	26	26	306
Improvement	43	27	25	26	25	25	26	23	27	25	26	29	327
Stevedores	509	426	360	390	375	349	312	244	373	360	398	397	4,493
County Road Gang	932	795	770	777	748	618	617	522	599	558	635	615	8,186
Chicken Ranch	31	41	60	62	57	31	31	28	31	30	31	30	463
Hog Ranch	93	93	90	93	90	93	93	84	92	90	93	90	1,094
Blacksmith Shop	75	81	75	78	88	100	98	92	108	100	113	130	1,138
Ranch Gang	150	162	150	156	148	139	104	75					1,084
Totals	22,807	24,122	20,000	8,318	18,676	22,267	23,659	20,557	24,033	22,452	23,760	23,436	230,651

LABOR REPORT FOR THE FISCAL YEAR ENDING JUNE 30, 1900.

Non-Productive Class.

	1899.						1900.						Total
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April.	May.	June.	
Warden's Office	31	31	30	31	30	31	31	28	31	30	31	30	365
Captain of the Yard's Office	245	248	240	248	240	248	248	224	251	270	265	252	2,979
Clerk's Office	31	31	30	31	30	31	31	28	62	60	62	36	463
Captain of the Guard's Office	62	62	60	62	60	62	62	56	62	60	62	60	730
Commissary Department	248	258	270	287	300	285	279	251	248	240	248	238	3,152
Laundry Department	766	825	705	779	774	815	880	765	900	776	797	806	9,588
Library Department	124	128	150	155	141	152	155	140	155	150	155	150	1,755
Barber Shop	306	341	330	341	330	341	341	308	341	330	341	330	3,980
Shoe Shop	320	364	350	382	404	434	442	403	459	425	442	436	4,861
Tailor Shop	494	549	511	540	530	525	553	506	592	565	589	572	6,526
Lamplighter	62	62	60	62	60	61	62	56	62	60	62	60	729
Bath-tank tender	31	31	30	31	30	31	31	28	31	30	31	30	365
Cell and Room tenders	961	969	987	992	960	973	956	867	961	935	991	930	11,482
Gate and Door tenders	434	434	420	434	420	434	434	389	434	420	434	420	5,107
Hospital Nurses	273	254	210	230	210	217	217	196	217	210	217	187	2,638
Sweepers	393	395	305	310	263	279	279	252	261	232	198	181	3,348
Scavengers	1,289	1,155	1,139	1,244	1,231	1,091	1,201	1,007	1,076	1,193	1,151	1,069	13,846
Whitewashers	125	135	125	123	100	100	104	89	91	85	156	160	1,393
General Mess	2,210	2,177	2,152	2,263	2,181	2,233	2,247	1,987	2,179	2,110	2,118	2,060	25,917
Outside Kitchen	538	527	515	558	540	560	548	499	584	570	589	571	6,599
Hospital Kitchen	62	62	80	62	60	62	62	56	62	60	62	60	750
House-servants	801	811	793	824	846	827	778	738	812	754	775	766	9,525
Electricians	31	31	30	31	30	31	31	28	31	30	31	30	365
Photographers	93	93	90	60	60	62	62	56	62	90	93	90	911
Messengers	62	62	60	62	60	62	62	56	62	60	62	60	730
Guard's Department	155	155	150	155	150	155	155	140	155	150	155	151	1,826
Cripples and Insane	1,422	1,374	1,113	1,014	984	1,001	1,011	980	1,034	1,015	1,083	1,048	13,079
Doctor, daily excuses, dungeon, etc.	842	825	780	663	810	666	712	461	592	539	641	638	8,169
Patients in Hospital	412	418	629	576	530	660	644	689	633	647	650	574	7,062
To be executed	93	93	90	129	150	161	165	168	186	146	131	149	1,661
Unemployed	22	23	22	13,955	4,935	66	50	58	81	163	152	177	19,704
Totals	12,938	12,923	12,456	26,634	17,449	12,656	12,833	11,509	12,707	12,405	12,774	12,321	169,605

RESIDENT PHYSICIAN'S REPORT.

FOR THE FISCAL YEAR ENDING JUNE 30, 1900.

EXHIBIT A.

Diseases Treated at Hospital Each Month during the Year ending June 30, 1900.

Diseases.	1899.						1900.						Total
	July	August	September	October	November	December	January	February	March	April	May	June	
Abscess	3	2	2	3	3	3				1	1		18
Amputation of two fingers	1	1	1										3
Amputation of one finger											1		1
Amputation of hand											1		1
Amputation of thumb	1												1
Apoplexy	1												1
Asthma						1	1	1					3
Attempted suicide	1	1	2	2								1	7
Bilious fever	11	12	12	9	1	8	16	3	12	9	16	23	132
Biliousness		3											3
Bright's disease of the kidneys					1								1
Bronchitis							1	1					2
Catarrh of the stomach	1	1	1	1	1	1	1	1	1	1			10
Carbuncle									1	1			2
Cataract										1	1	1	3
Colic												1	1
Cystitus		1											1
Chronic diarrhœa			1										1
Cramp of the stomach				1									1
Chills and fever						1				1			2
Constipation						1	2				1		4
Cramps										1		1	2
Cancer								1	1	1	1		4
Dementia		1	1	2	2	2	1						9
Diarrhœa								1					1
Dysentery	2	2		1							1	1	7
Eczema						1							1
Enteric fever									1				1
Fistula											2	2	4
Fracture	1										1		2
Fracture fibula			1	1	1								3
Fits										1			1
General debility	3	3	3	2	2	3	3	6	4	5	5	4	43
Gastric fever	1												1
Gastritis							1						1
Heart trouble	1	1	1	1	1	1	1	1	1	2			11
Hæmoptysis	1												1
Hysteria		1											1
Hysteria and phthisis					1								1
Hæmatemesis			1										1
Hemorrhoids							1						1
Hemorrhage										1			1
Inflammatory rheumatism		1											1
Inflammation of the bowels								1					1
Inanition								1				1	2
Jaundice										1	1		2

EXHIBIT A—Continued.

Diseases.	1899.						1900.						Total.
	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	
Knife wound								1					1
Lacerated thumb	1												1
Laryngeal phthisis		1	1	1	1	1	1	1	1	1	1	1	11
La grippe								30					30
Lacerated hand								1					1
Locomotor ataxia												2	2
Lumbago									1				1
Muscular rheumatism		1	1										2
Masturbation									1				1
Nervous irritability	1	1	1										3
Narcotism					1	1							2
Orchitis		4	3	3	1	1	1	1		1	2		17
Operation on arm									1				1
Phthisis	3	2	2	4	4	5	4	4	3	7	8	7	53
Phthisis pulmonalis			1										1
Pharyngitis			1	1		1			1	1			5
Prolapsus ani			1										1
Partial paralysis				1	1								2
Quinsy sore throat					1	1							2
Rectal ulcer							1	1	1	1			4
Rheumatism							1	3	2	3		1	10
Scabies												1	1
Scalp wound	1								1				2
Sprained foot								1		1	1		3
Sprained wrist				1									1
Senility	1	1	1	2	1	1	1	1	1	1	1	1	13
Salivated	1												1
Syncope												1	1
Synovitus			1										1
Swollen testicles										1			1
Temporary insanity	1	1			1	1	1	1			1		7
Tapeworm								1		1			2
Tuberculosis											1	1	2
Ulcerated leg							1	1					2
Vertigo		1											1
Totals	37	42	39	36	24	34	40	64	34	44	47	49	490

EXHIBIT B.

Number and Names of Prisoners who Died during the Year ending June 30, 1900, with Cause and Date of Death.

No.	Names.	Cause of Death.	Date of Death.
13523	Hanlon, H. W.	Apoplexy	July 5, 1899
16331	Piant, H.	General debility	July 23, 1899
15134	McCormick, William	Dysentery	Aug. 29, 1899
16409	Yee Sing	Suicide	Sept. 14, 1899
9136	Calmel, Frank	Old age	Nov. 7, 1899
15885	Baldes, Canuto	Phthisis	Nov. 20, 1899
18002	Gallagher, M. J.	Heart failure	Dec. 5, 1899
16823	Long, Dan	Inanition	Dec. 6, 1899
16978	Baker, Joe	Phthisis	Dec. 17, 1899
16853	Cody, Michael	Old age	Dec. 17, 1899
17719	Wall, Edward	Phthisis	Jan. 1, 1900
18366	Go See	Executed	Jan. 5, 1900
17766	Cronin, Morris	Bright's disease	Jan. 21, 1900
9865	Wong Ah Tie	Heart failure	Feb. 8, 1900
18324	Siet, John	Cancer of the stomach	Feb. 9, 1900
17364	Albares, Placido	Phthisis	Feb. 9, 1900
12571	Dinocci, Frediano	Heart disease	Feb. 27, 1900
18278	Raymond, Fr'k	Enteric fever	Mar. 13, 1900
18411	Hart, William	Phthisis	Apr. 5, 1900
18449	Eslabe, Joaquin	Executed	Apr. 23, 1900
14336	Greenman, Nelson	Cancer of the stomach	Apr. 24, 1900
18483	Soap, A. F.	Cancer	May 7, 1900
17873	Smith, C. V.	Phthisis	May 14, 1900
17294	Nunez, J.	Phthisis	May 25, 1900
16960	Kilgore, T.	Phthisis	June 2, 1900
17985	Norte, Joe	Tuberculosis	June 13, 1900
17679	Flannelly, T. W.	Executed	June 29, 1900

EXHIBIT C.

Number of Deaths Each Month during Fiscal Year ending June 30, 1900, with Classified Totals.

Cause of Death.	1899.						1900.						Total.
	July.	August.	September.	October.	November.	December.	January.	February.	March.	April.	May.	June.	
Apoplexy	1												1
Bright's disease							1						1
Cancer											1		1
Cancer of the stomach								1		1			2
Dysentery		1											1
Executed							1			1		1	3
Enteric fever									1				1
General debility	1												1
Heart failure						1		1					2
Heart disease								1					1
Inanition						1							1
Old age					1	1							2
Phthisis					1	1	1	1		1	2	1	8
Suicide			1										1
Tuberculosis												1	1
Total	2	1	1	0	2	4	3	4	1	3	3	3	27

EXHIBIT D.

Resumé of Work in Medical Department for Fiscal Year ending June 30, 1900.

	1899.						
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Total.
Calls on physician	2,217	2,281	1,943	1,749	1,800	1,822	11,812
Daily average	85	81	75	65	72	70	448
Visited in cells	31	21	44	16	23	53	188
Daily average	1	1	2	1	1	2	8
Excused from work	91	151	123	24	38	75	502
Daily average	4	6	4	1	1	3	19
Patients admitted	25	34	20	11	4	17	111
Patients discharged	24	25	20	15	2	12	98
Monthly invalid list	15	15	9	2	4	3	48
Monthly deaths	2	1	1	0	2	4	10

	1900.						
	Jan.	Feb.	Mar.	April.	May.	June.	Total.
Calls on physician	2,207	2,208	2,219	1,852	1,775	1,696	11,957
Daily average	85	96	82	74	64	65	466
Visited in cells	37	77	77	51	49	28	319
Daily average	1	3	3	2	2	1	12
Excused from work	69	113	100	69	148	140	639
Daily average	2	5	4	2	6	5	24
Patients admitted	23	44	18	27	21	29	162
Patients discharged	18	36	17	23	22	29	145
Monthly invalid list	6	9	7	6	7	6	41
Monthly deaths	3	4	1	3	3	3	17

RESIDENT CHAPLAIN'S REPORT.

San Quentin, Cal., June 30, 1900.

To the Warden of State Prison at San Quentin, California:

Sir: I beg to submit herewith the annual report of Resident Chaplain of State Prison at San Quentin, for the year ending June 30, 1900.

There have been received in the library, from various sources, during the past year, 244 bound volumes, 1,311 magazines, and 16,750 religious papers.

There have been bound in the prison bindery for use of library, etc., 162 volumes.

The number of books issued to prisoners aggregate for the year 37,285, or at the rate of 3,107 per month.

There have been regular services every Sabbath in both the male and female departments, by both Protestant and Catholic clergymen, frequently several services each day.

I desire to record the excellent services of the Catholic clergy, and their faithful ministration in their several departments, as well as the uniform courtesies of yourself and fellow officers, in every particular.

Respectfully submitted.

A. DRAHMS,
Chaplain, etc.

BIENNIAL REPORT

OF THE

WARDEN OF FOLSOM STATE PRISON

FOR THE

FIFTIETH AND FIFTY-FIRST FISCAL YEARS, ENDING JUNE 30, 1900.

WARDEN'S REPORT.

STATE PRISON AT FOLSOM, July 1, 1900.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I have the honor to submit herewith to your honorable body the biennial report of the State Prison at Folsom for the fiftieth and fifty-first fiscal years, ending June 30, 1900, comprising one year and five months of the régime of the late Warden Aull, and seven months of my own administration. Attached thereto you will find detailed statements of the Clerk, the General Overseer, and the Physician, giving clear and concise accounts of the monetary transactions of the prison and statistical information regarding the inmates.

I will leave to your honorable body to represent to His Excellency, the Governor, the affairs of this prison, such as existed during the time of the late Warden Aull's able leadership, and will confine myself to the seven months of my own administration.

I entered upon my duties as Warden of one of the penal institutions with a large population with a due sense of the responsibilities resting upon me. I directly went to work to familiarize myself with the various affairs of the prison and the many intricacies pertaining thereto. I was conscious that there was expected of me by your honorable body, as well as by the people at large whom you represent, the most particular attention to business and the strictest economy at all times.

Investigating the inside affairs of the prison, I found that the most important manufacturing departments, such as the tailoring and shoemaking departments, were nominally under the supervision of the General Overseer, but virtually conducted by convict "bosses" solely. It could not be expected that these latter would be as saving and economical with State property and material as they should be. There was an unwarranted consumption of material used in the manufacture of prisoners' clothes and shoes. I immediately set to work to stop the "leaks" in these directions, and after mature consideration concluded that the best way to do so would be to bring the tailoring and shoemaking establishments under the direct supervision of the issuing (that is, the Commissary) department. The wisdom of such procedure is shown by the fact that the per capita per diem of the Turnkey's Department being 4.563 cents for the five months preceding the first day of

December, 1899, was reduced to 3.778 cents during the seven months from December 1, 1899, to June 30, 1900.

My attention was next called to the two messes, the Officers and Guards' mess and the Prisoners' mess. I had large experience in such matters before taking charge of this institution, and going over the figures and data of the few preceding years, I found that the issues and the consumption in the two messes were larger than the number of the employés and the prisoners' population of the prison would necessitate. Here, also, the whole supervision and responsibility devolved upon convicts, who received and receipted for everything that was used in preparing the food for the employés and prisoners. To remedy this evil was far more difficult than those in the manufacturing departments, as none of the supervising officials could spare time to attend to the cares of the two messes. I came to the conclusion that the services of a Steward for the two messes were sadly needed, and thereupon I recommended to your honorable body the creation of such position, on which recommendation you took favorable action. The salutary effect of this action may best be appreciated by the following few excerpts, showing conclusively that the salary attached to the position of the Steward is saved many times over in the decrease in the issues to the two messes:

	1898.	1899.	Decrease.
December	$3,408 90	$3,347 08	$61 82
	1899.	1900.	
January	3,290 75	3,237 72	53 03
February	3,038 12	2,744 83	293 29
March	3,244 88	2,841 95	402 93
April	3,184 27	2,727 27	457 00
May	3,320 00	2,626 73	693 27
June	3,248 67	2,456 17	792 50

Looking over the commissary invoice lists I noticed that all the lumber used for building purposes was bought in the open market, the prison not having awarded contracts for the furnishing of lumber for the past two years. The bills were quite large and a considerable burden upon the resources of the prison, and I thought it my duty to make efforts to get lumber at a nominal cost. I was fortunate enough to make an excellent bargain with the American River Land and Lumber Company, then going out of business, to take off their hands one hundred thousand feet, or more, of lumber, at a cost not exceeding $2.25 per thousand feet, board measure. After being authorized by your honorable body to take advantage of this opportunity, I bought the lumber, had it transferred to the prison grounds and taken care of. With this lumber I was enabled to erect, within the confines of the prison, four dwellings: A residence for the Commissary, appropriation for same being $800, cost $715.03; a residence for the Electrician, for which you appropriated $600, and which was constructed for $537.70; and a residence

for the Assistant Turnkey and his family, now well under way, and probably completed before this report goes to press, that will not exceed the appropriation of $500, made for the purpose. The fourth house has been commenced, and I shall endeavor to make in the construction of same a like good showing. These buildings represent a revenue to the State, yielding, in the rent they produce, more than ten per cent on the money expended; they are a comfort to the lessees, and obviate the necessity of employés absenting themselves from the prison to live with their families. I really think that these houses, together with all improvements, represent to the State a value of $12,000, at the least.

Since December 1, 1899, there have been commenced and completed the following improvements: Walls on the north and south ends of the power-house, retaining-wall back of laundry and on the right wing of the new road: 44,688 cubic feet; bulkheads at main entrance gate wall of power-house: 10,528 cubic feet; copings and steps: 440 cubic feet; or a total of masonry work of 55,656 cubic feet, besides 2,231 lineal feet of sewers.

The quarries and stone-yard have steadily been kept busy. A large amount of stone has been quarried, dressed for monumental purposes, and sold at a standard price that did not bring us into conflict with any of the trade-unions interested in the quarrying of stone. We have also got profitably rid of all the refuse and earth accumulating while working the quarries.

The rock-crusher has been kept rather busy for the last seven months. In this period we have crushed, shipped, and sold 22,344 tons of macadam, yielding $6,703.40, with an outlay of $4,617.92, or an average of 3,192 tons for $957.62 per month, with an average outlay of $659.71. Comparing this with the like period of the preceding year, you will find that, while there was a deficit of $115.90 from December 1, 1898, to June 30, 1899, there was a credit balance of $2,085.47 from December 1, 1899, to June 30, 1900. There has been a good many repairs necessary on the rock-crusher plant, and probably more will be unavoidable in the near future. But if you take into consideration that the rock-crusher has been steadily running ever since June, 1896, without a very large outlay for repairs so far, you will thoroughly understand the situation.

At the time of the awarding of contracts for furnishing supplies to Folsom Prison for the fifty-first fiscal year, ending June 30, 1901, the lowest bid for the supply of pine wood, seasoned and of first quality, was $3.94 per cord. This price, being thought exorbitant by your Honorable Board, was rejected by you. I have since made a verbal agreement with C. A. Nuttall & Bros. to take all the dead wood on their ranch at the price of 75 cents per cord, all the limbs and brush to be free. I have already cut 250 cords, and enough brush to last for many months to

come. This has effected a great saving in the expenditure for fuel, as the following comparative statement will show:

	1898.	1899.	Decrease.
December	$441 44	$246 63	$194 81
	1899.	1900.	
January	458 00	327 93	130 07
February	308 13	297 45	10 68
March	379 38	271 77	107 61
April	370 00	115 20	254 80
May	304 00	115 20	188 80
June	298 00	101 76	196 24

The discipline among the inmates of the prison is as good as can be expected from a large body of criminals, among whom are some very desperate characters. The prisoners are well behaved during working hours, and quiet when locked up in their cells. A great deal of liberty and a good many privileges are given to them, not to be met with in any other penal institution, but I think that these are just the things to keep them on their good behavior, as they are sure to lose them in case of misconduct.

In the last seven months there has been one escape recorded on the annals of the prison. A trusty, who was allowed to leave the prison confines to work in one of the houses, took advantage of the opportunity to escape, and has not been recaptured as yet. He had only eleven months more of an eight-year sentence to serve.

The general health of the prison has never been better in its history, thanks to the untiring efforts of the Physician and the Turnkey and his assistant. Cleanliness is the main object, and no expense is spared to obtain this end. The floors of the prison are scoured twice a week with chloride of lime, and hosed down and scrubbed twice a day. The cells are whitewashed at least once a month, and the bed-coverings aired whenever opportune. The Turnkey and his assistant in their daily rounds take particular pains to prevent dirt or vermin accumulating in the cells. The water-supply for drinking purposes is sufficient and wholesome, being boiled before distributing throughout the cells. The closets and sewers are flushed twice a day, and every precaution is taken to prevent sickness.

The library here is largely used, and material additions have been made to it during my incumbency as Warden, mostly by donations of new works, carefully selected and fitted to the wants of the readers, in history, science, travel, biography, and fiction. The prisoners, especially those who are classed as "illiterate" on their arrival at the prison, show a marked desire to improve their mental faculties, but depend mostly on their better-educated mates for instruction.

The following is a summary of the more important informations embodied in the several reports for the past two fiscal years:

	1898-1899.	1899-1900.
Prisoners received during the year	206	194
Prisoners discharged during the year	279	228
Daily average	890.42+	843.60+
Condemned to execution and executed	----------	1
Killed by fellow convict	2	----------
Paroled	5	1
Removed to asylum for insane	2	4
Escaped	----------	1
Died	12	7

	Average Population.	Per Capita Per Diem Cost of Maintenance.
		Cents.
July 1, 1898, to June 30, 1899	890.42	34.74
July 1, 1899, to June 30, 1900	843.60	35.06
July 1, 1899, to December 1, 1899	848.24	35.7
December 1, 1899, to June 30, 1900	840.28	34.576

In conclusion, I wish to express through you to His Excellency, the Governor, my thanks for his kind words and the good will he has showed toward me. I wish to give my most grateful acknowledgment to your Honorable Board, who have given me your generous support in all my undertakings, and for the kind and courteous treatment extended to me. For this I am deeply grateful to you, as well as for the compliment of the appointment to the position of Warden of this prison. My thanks are also due to Mr. Brainard F. Smith, who was always willing to come to my aid with his large experience in prison matters. I also take pleasure in thanking the officers and employés, now holding positions here, for their coöperation and assistance and for their earnest endeavor to support me in making my administration a successful one.

Respectfully submitted.

THOMAS WILKINSON,
Warden.

CLERK'S REPORT.

STATE PRISON AT FOLSOM, July 1, 1900.

To the Honorable the State Board of Prison Directors:

GENTLEMEN: I herewith submit for your consideration a full statement of the financial transactions of this prison for the fiftieth and fifty-first fiscal years, ending June 30, 1899, and June 30, 1900.

Very respectfully,

BRAINARD F. SMITH,

Clerk.

TABLE No. 1 A.

Cash Receipts during Fiftieth Fiscal Year, ending June 30, 1899.

Cash Receipts—Fiftieth Fiscal Year.	1898.					
	July.	August.	September.	October.	November.	December.
Cash balance from 49th fiscal year	$5,155 11					
General appropriation, 49th fiscal year	14,394 34					
General appropriation, 50th fiscal year—Support			$4,962 88	$9,917 03		$4,958 51
General appropriation, 50th fiscal year—Salaries		$4,165 00	4,162 42	4,178 33	$4,151 93	4,149 99
State Treasury—Prison Fund	1,093 03		598 53	1,625 76		3,288 17
United States Government		770 20				562 50
Rentals	51 00	45 00	48 00	48 00	48 00	48 00
Switching cars	273 00	102 00	73 00	97 00	133 00	161 00
Sales—Quarry	224 92	862 47	371 97	62 45	31 00	1,004 99
Meat	54 81	46 15	42 07	57 96	75 39	73 36
Coal	9 50	4 50	7 00	4 50	1 50	8 50
Wood	8 00	6 00	3 00	9 00	17 00	10 00
Coal oil	1 00	1 00	20	3 00	5 00	5 00
Vegetables	8 55	8 71	6 38	5 65	8 94	8 13
Ice	6 84	10 71	2 54			
Drugs	5 45	4 05	5 25	6 35	4 40	5 30
Forage	72 50	57 15	64 75	74 25	84 25	86 50
Shoe mendings	7 25	7 25	6 50	4 50	4 00	9 75
Clothing						
Ammunition	50		75			1 25
Shop work	11 82	4 95	13 70	11 00	6 00	3 08
Farm					20 00	
Sundries to Rock-Crusher	68 10		39 90			
Rebates—Discharged prisoners	7 90		3 20	7 35	5 00	
Telephone and telegraph	2 45		5 10			1 35
Expressage			3 65			2 15
Freight and cartage						
Totals	$21,456 07	$6,095 14	$10,420 79	$16,112 13	$4,595 41	$14,387 53

TABLE No. 1 A—Continued.

Cash Receipts—Fiftieth Fiscal Year.	1899						Total. 1898-1899.
	January.	February.	March.	April.	May.	June.	
Cash balance from 49th fiscal year							$5,155 11
General appropriation, 49th fiscal year							14,394 34
General appropriation, 50th fiscal year—Support	$4,794 12	$5,122 48	$9,916 71		$4,958 16	$9,916 35	54,546 24
General appropriation, 50th fiscal year—Salaries	4,195 47	4,139 03	4,160 88	$4,194 36	4,163 33	4,175 81	45,836 55
State Treasury—Prison Fund	1,070 87	736 48	2,260 22		655 28	1,985 35	13,313 69
United States Government		598 00			585 00		2,515 70
Rentals	48 00	48 00	48 00	41 00	41 00	44 00	558 00
Switching cars	48 00	51 00	93 00	32 00	126 00	166 00	1,355 00
Sales—Quarry	82 67	163 12	308 11	421 71	241 10	840 62	4,615 13
Meat	70 77	68 11	63 51	72 31	71 35	77 35	773 14
Coal	11 00	9 00	7 50	5 00	5 50	4 50	78 00
Wood	18 00	19 00	14 00	15 00	10 00	12 00	141 00
Coal oil	7 40	6 40	4 40	4 40	4 20	3 80	45 80
Vegetables	5 47	4 40	4 49	4 15	4 16	16 36	85 39
Ice				40	57	2 72	23 78
Drugs		8 35	4 30	4 35	9 10	10 30	67 20
Forage	85 25	87 25	82 05	55 75	61 75	87 50	898 95
Shoe mendings	6 25	7 00	7 75	6 25	9 75	10 25	86 50
Clothing					408 00		408 00
Ammunition			1 00	4 75			8 25
Shop work	4 80	4 46	7 90	11 55	4 86	7 41	91 53
Farm	12 50	10 00	22 50				65 00
Sundries to Rock-Crusher		78 88	32 14	21 23	8 90	54 30	303 45
Rebates—Discharged prisoners	5 00	14 70					43 15
Telephone and telegraph	10 70	80	4 00	1 55		95	26 90
Expressage		3 05				90	9 75
Freight and cartage	8 37						8 37
Totals	$10,484 64	$11,179 51	$17,042 46	$4,895 76	$11,368 01	$17,416 47	$145,453 92

TABLE No. 1 B.

Cash Receipts during Fifty-first Fiscal Year, ending June 30, 1900.

Cash Receipts—Fifty-first Fiscal Year.	1899.					
	July.	August.	September.	October.	November.	December.
Cash balance from 50th fiscal year	$1,339 22					
General appropriation, 50th fiscal year—Support		$4,958 85				
General appropriation, 50th fiscal year—Salaries	4,169 25					
General appropriation, 51st fiscal year—Support		5,625 00		$10,893 47		$11,606 49
General appropriation, 51st fiscal year—Salaries		3,958 06	$3,951 13	3,960 84	$3,949 98	3,919 16
State Treasury—Prison Fund		2,647 43		875 27		904 95
State Treasury—Sewerage Fund						
United States Government		591 50				556 70
Rentals	45 00	48 00	44 50	48 00	51 00	41 00
Switching cars	159 00	49 00	61 00	44 00	84 00	101 00
Sales—Quarry	198 55	846 76	18 63	366 71	361 37	165 05
Meat	54 95	63 87	76 76	85 19	89 80	82 73
Coal	3 50	4 00	7 50	3 50	3 50	2 50
Wood	8 00	12 00	12 00	10 00	19 00	18 00
Coal oil	1 40	3 10	2 20	2 20	3 60	6 83
Vegetables	15 98	18 64	18 08	11 91	6 97	4 89
Ice	14 98	19 44	15 12	14 28	9 27	67
Drugs	6 60	7 02	10 43	9 65	10 47	8 60
Forage	80 85	84 25	62 28	48 50	69 80	49 75
Shoe mendings	8 25	9 00	8 75	7 00	11 50	8 40
Laundry						
Ammunition	1 70				1 00	1 50
Shop work	10 15	7 80	7 56	4 20	7 70	2 55
Sundries to Rock-Crusher		174 55	14 37	129 41	21 23	20 54
Milk		6 30	11 15	11 75	11 00	11 75
Shakes				6 50		9 00
Old iron and junk						
Cows and calves						
Rebates—Discharged prisoners		5 60	70			13 05
Telephone and telegraph	85	95	3 10	1 10	65	1 85
Expressage						1 75
Traveling expenses						3 50
Totals	$6,118 23	$19,141 12	$4,325 26	$16,533 48	$4,711 84	$17,542 21

TABLE No. 1 B—Continued.

Cash Receipts—Fifty-first Fiscal Year.	1900.						Total, 1899–1900.
	January.	February.	March.	April.	May.	June.	
Cash balance from 50th fiscal year							$1,339 22
General appropriation, 50th fiscal year—Support							4,958 85
General appropriation, 50th fiscal year—Salaries							4,169 25
General appropriation, 51st fiscal year—Support		$11,111 13	$5,763 89	$5,548 48	$5,570 72	$4,934 30	61,053 48
General appropriation, 51st fiscal year—Salaries	$3,995 97	3,920 17	4,002 49	3,881 14	4,014 17	3,966 12	43,519 23
State Treasury—Prison Fund		188 00	307 89	199 15	200 80	194 60	5,518 09
State Treasury—Sewerage Fund	45 82						45 82
United States Government		541 75			446 00		2,135 95
Rentals	48 00	51 00	48 00	48 00	38 50	50 33	561 33
Switching cars	131 00	130 00	112 00	98 00	100 00	78 00	1,147 00
Sales—Quarry	266 60	311 60	641 17	357 93	541 03	607 60	4,683 00
Meat	78 43	74 70	61 60	66 17	54 52	66 61	855 33
Coal	12 50	7 13	8 13	5 13	1 85	85	60 09
Wood	19 00	26 00	11 00	11 00	18 00	17 84	181 84
Coal oil	7 45	10 70	8 20	4 13	3 53	5 62	58 96
Vegetables	6 98	4 37	4 19	8 28	4 58	23 91	128 78
Ice		05		35		1 69	75 85
Drugs	11 05	9 00	8 10	13 77	14 35	17 52	126 56
Forage	60 50	52 58	49 41	54 50	40 50	55 50	708 42
Shoe mendings	11 75	11 75	11 25	7 75	11 25	11 25	117 90
Laundry			22 68	24 85	22 29	40 61	110 43
Ammunition		2 50	3 00	3 75	4 23	3 25	20 93
Shop work	3 12	3 00	5 87	10 87	19 10	11 95	93 87
Sundries to Rock-Crusher	12 11	75 29					447 50
Milk	13 50	18 60	12 25	8 12	7 46	8 77	120 65
Shakes	50	8 44			28 73	4 00	57 17
Old iron and junk	63 40	294 45			10 00		367 85
Cows and calves			340 00				340 00
Rebates—Discharged prisoners			1 60	80			21 75
Telephone and telegraph	85		95	1 35	40	1 75	13 80
Expressage		2 70	60			60	5 65
Traveling expenses							3 50
Totals	$4,788 53	$16,854 91	$11,424 27	$10,353 52	$11,152 01	$10,102 67	$133,048 05

TABLE No. 2 A.

Cash Disbursements during Fiftieth Fiscal Year, ending June 30, 1899.

Cash Disbursements—Fiftieth Fiscal Year.	1898.					
	July.	August.	September.	October.	November.	December.
Merchandise and supplies, forty-ninth fiscal year	$10,833 13					
Merchandise and supplies, fiftieth fiscal year			$5,391 46	$5,807 07	$5,190 76	$7,864 70
Salaries, forty-ninth fiscal year	4,200 84					
Salaries, fiftieth fiscal year		$4,194 35	4,162 42	4,293 33	4,216 93	4,314 99
Discharged prisoners	166 25	195 40	240 95	126 65	137 90	209 45
Expense account, sundries	47 50	49 90	19 75	34 40	6 00	20 00
Telephone	32 65		20 01	20 20	14 75	17 20
Telegraphing	5 32		6 09		3 00	
Expressage	19 85		17 71	11 16	12 30	10 30
Traveling expenses	43 80	32 65	2 50	7 50	13 10	15 40
Advertising			58 75			
Religious services	160 00		80 00	80 00	80 00	40 00
Postage	20 00	20 00	20 00	20 00	20 00	20 00
Rentals, ranch	100 00					100 00
Freights	134 90		98 59	125 98	52 52	171 18
Transportation of insane prisoners		26 10				
State Treasury—Prison Fund						
Prison Directors	175 00					
Horse	50 00					
Totals	$15,989 24	$4,518 40	$10,118 23	$10,526 29	$9,747 26	$12,783 22

TABLE No. 2 A—Continued.

Cash Disbursements—Fiftieth Fiscal Year.	1899.						Total, 1898–1899.
	January.	February.	March.	April.	May.	June.	
Merchandise and supplies, forty-ninth fiscal year							$10,833 13
Merchandise and supplies, fiftieth fiscal year	$5,505 20	$5,504 74	$5,514 33	$6,149 60	$5,312 14	$11,307 36	63,547 36
Salaries, forty-ninth fiscal year							4,200 84
Salaries, fiftieth fiscal year	4,408 80	4,204 03	4,225 88	4,259 36	4,163 33	4,203 31	46,646 73
Discharged prisoners	133 75	184 10	402 15	232 55	103 45		2,132 60
Expense account, sundries	91 00	47 00			41 15		356 70
Telephone	26 40	24 90	39 80		19 10	31 75	246 76
Telegraphing	2 15		1 79				18 35
Expressage	10 10	11 15	20 85		9 20	19 05	141 67
Traveling expenses	7 50	8 50	29 95			24 90	185 80
Advertising							58 75
Religious services	80 00	80 00	80 00	80 00	80 00	160 00	1,000 00
Postage		20 00	120 00				260 00
Rentals, ranch							200 00
Freights	54 21	166 07	165 84	66 63	151 85	195 88	1,383 65
Transportation of insane prisoners							26 10
State Treasury—Prison Fund	1,990 86		8,265 99	124 77	468 85	1,487 79	12,338 26
Prison Directors	178 00						353 00
Horses						135 00	185 00
Totals	$12,487 97	$10,250 49	$18,866 58	$10,912 91	$10,349 07	$17,565 04	$144,114 70
Cash on hand June 30, 1899							1,339 22
							$145,453 92

TABLE No. 2 B.

Cash Disbursements during Fifty-first Fiscal Year, ending June 30, 1900.

Cash Disbursements—Fifty-first Fiscal Year.	1899.					
	July.	August.	September.	October.	November.	December.
Merchandise and supplies, fiftieth fiscal year		$5,608 34				
Merchandise and supplies, fifty-first fiscal year			$6,528 34	$6,021 40	$4,880 63	$6,204 75
Salaries, fiftieth fiscal year	$4,169 25	16 67				
Salaries, fifty-first fiscal year		3,958 06	4,251 13	4,125 84	4,123 31	3,919 16
Discharged prisoners	333 60	136 25	149 65	192 20	210 70	168 15
Expense account, sundries		5 00	46 15		2 50	44 90
Telephone		18 50	18 10	15 80	14 70	22 65
Telegraphing		3 25		4 83		6 87
Expressage		10 50	9 80	10 15	9 05	8 60
Traveling expenses		29 45		5 15	20 05	38 75
Advertising			90 91			
Religious services		80 00	80 00	40 00	60 00	80 00
Postage			50 00	50 00		
Rentals, ranch		100 00				
Freights		81 03	155 24	187 94	99 01	157 18
State Treasury—Prison Fund	1,130 42	484 96	1,815 53	224 48	611 70	551 16
Transportation of insane prisoners					9 20	
Oxen						50 00
Executions						
Rebates, blacksmithing						
Totals	$5,633 27	$10,532 01	$13,194 85	$10,877 79	$10,040 85	$11,252 17

TABLE No. 2 B—Continued.

Cash Disbursements—Fifty-first Fiscal Year.	1900.						Total, 1899-1900.
	January.	February.	March.	April.	May.	June.	
Merchandise and supplies, fiftieth fiscal year							$5,608 34
Merchandise and supplies, fifty-first fiscal year	$5,599 21	$10,661 01	$5,732 83	$5,394 20		$5,342 96	56,365 33
Salaries, fiftieth fiscal year							4,185 92
Salaries, fifty-first fiscal year	3,995 97	3,920 17	4,002 49	3,881 14	$4,014 17	3,966 12	44,157 56
Discharged prisoners	166 45	177 35	150 15	273 05	99 65		2,057 20
Expense account, sundries		60 10		45 50		50 00	254 15
Telephone	15 15	15 75	8 45	15 10		18 90	163 10
Telegraphing		1 90				2 15	19 00
Expressage	8 10	31 00	9 60	9 45		13 10	119 35
Traveling expenses	32 85	17 50	55 50	49 10		36 65	285 00
Advertising	45 82						136 73
Religious services	80 00	160 00	80 00	80 00		80 00	820 00
Postage		55 00				50 00	205 00
Rentals, ranch		100 00					200 00
Freights	140 93	188 17	185 40	154 28		177 76	1,526 94
State Treasury—Prison Fund	943 46	576 79	1,458 26	1,198 96	451 70	1,266 67	10,714 09
Transportation of insane prisoners		8 70					17 90
Oxen							50 00
Executions	25 00						25 00
Rebates, blacksmithing			89				89
Totals	$11,052 94	$15,973 44	$11,683 57	$11,100 78	$4,565 52	$11,004 31	$126,911 50
Cash on hand June 30, 1900							6,136 55
							$133,048 05

TABLE No. 3A.

Cost of Maintenance for the Fiftieth Fiscal Year, ending June 30, 1899.

	Inventory, July 1, 1898.	Issues, 1898-1899.	Totals.	Inventory, July 1, 1899.	Balances.
Warden's Mess	$78 10	$818 16	$896 26	$55 97	$840 29
Officers and Guards' Mess	2,043 92	8,311 86	10,355 78	2,103 40	8,252 38
Prisoners' Mess	4,632 83	30,222 01	34,854 84	4,607 50	30,247 34
Hospital Department	2,374 41	1,705 34	4,079 75	2,385 14	1,694 61
Commissary Department	727 34	339 90	1,067 24	817 34	249 90
Captain of the Guard's Dept.	12,207 26	1,008 01	13,215 27	12,594 15	621 12
Turnkey's Department	20,768 00	12,078 06	32,846 06	20,392 01	12,454 05
Engineer's Department	9,004 01	1,022 88	10,026 89	9,061 47	965 42
Laundry Department	1,090 55	1,306 75	2,397 30	1,124 38	1,272 92
Stock Department	5,983 82	2,230 94	8,214 76	5,606 03	2,608 73
Warden's Office	992 21	60 84	1,053 05	989 72	63 33
Clerk's Office	1,029 76	161 86	1,191 62	1,083 83	107 79
Furniture and fixtures	6,204 34	188 40	6,392 74	6,204 34	188 40
Repairs		398 89	398 89		398 89
Wooden buildings	22,571 41	130 46	22,701 87	22,619 06	82 81
Light Department	12,538 87	2,276 31	14,815 18	12,534 35	2,280 83
Farm Department	4,789 70	1,340 27	6 129 97	4,639 03	1,490 94
Expense account		1,554 87	1,554 87		1,554 87
Ice Department	3,821 70	211 06	4,032 76	3,821 70	211 06
Salaries		49,632 65	49,632 65		49,632 65
Discharged prisoners		2,089 45	2,089 45		2,089 45
General Overseer	4,079 01	377 99	4,457 00	4,395 96	61 04
Railroad material	2,967 61	60 00	3,027 61	2,967 61	60 00
Transportation of insane prisoners		26 10	26 10		26 10
Prison Directors		353 00	353 00		353 00
Totals	$117,904 85	$117,906 06	$235,810 91	$118,002 99	$117,807 92
Deduct receipts from farm					4,890 89
Net cost of maintenance					$112,917 03

Average daily number of prisoners 890.42
Average cost per capita per diem ..... 34.74 cents.

TABLE No. 3 B.

Cost of Maintenance for the Fifty-first Fiscal Year, ending June 30, 1900.

	Inventory, July 1, 1899.	Issues, 1899-1900.	Totals.	Inventory, July 1, 1900.	Balances.
Warden's Mess	$55 97	$804 27	$860 24	$35 69	$824 55
Officers and Guards' Mess	2,103 40	8,414 10	10,517 50	1,983 53	8,533 97
Prisoners' Mess	4,607 50	26,916 78	31,524 28	4,295 42	27,228 86
Hospital Department	2,385 14	1,413 66	3,798 80	2,578 76	1,220 04
Commissary Department	817 34	383 04	1,200 38	932 08	268 30
Captain of the Guards' Dept.	12,594 15	1,007 76	13,601 91	12,578 56	1,023 35
Turnkey's Department	20,392 01	10,862 72	31,254 73	18,532 00	12,722 73
Engineer's Department	9,061 47	1,151 82	10,213 29	8,804 46	1,408 83
Laundry Department	1,090 55	995 84	2,086 39	1,038 19	1,048 20
Stock Department	5 606 03	1,500 51	7,106 54	5,471 07	1,635 47
Warden's Office	992 21	52 27	1,044 48	950 00	94 48
Clerk's Office	1,083 83	231 95	1,315 78	1,138 09	177 69
Furniture and fixtures	6,204 34	167 97	6,372 31	5,748 41	623 90
Repairs		404 37	404 37		404 37
Wooden buildings	22,619 06	1,231 84	23,850 90	23,616 11	234 79
Light Department	12,534 35	2,104 67	14,639 02	12,286 10	2,352 92
Farm Department	4,639 03	1,512 49	6,151 52	5,080 81	1,070 71
Expense account		2,380 50	2,380 50		2,380 50
Ice Department	3,821 70	192 82	4,014 52	3,767 34	247 18
Salaries		46,965 90	46,965 90		46,965 90
Discharged prisoners		1,970 40	1,970 40		1,970 40
General Overseer	4,395 96	534 87	4,930 83	4,532 27	398 56
Railroad materials	2,967 61	41 73	3,009 34	2,983 62	25 72
Transportation of insane prisoners		26 10	26 10		26 10
Loss and Gain		1 83	1 83		1 83
Totals	$117,971 65	$111,270 21	$229,241 86	$116,352 51	$112,889 35
Deduct receipts from farm					4,921 28
Net cost of maintenance					$107,968 07

Average daily number of prisoners ..... 843.6+
Average cost per capita per diem ..... 35.06 cents.

TABLE No. 3 C.

Per Capita Maintenance from July 1, 1898, to July 1, 1899.

	Gross Cost.	Farm Cost.	Total.	Farm Receipts.	Net Cost.	Per Capita.
						Cents.
Warden's Mess	$840 29	$71 40	$911 69	$234 21	$677 48	0.208
Officers and Guards' Mess	8,252 38	522 84	8,775 22	1,715 12	7,060 10	2.172
Prisoners' Mess	30,247 34	368 93	30,616 27	1,210 26	29,406 01	9.048
Hospital	1,694 61	16 86	1,711 47	55 30	1,656 17	0.509
Commissary	249 90		249 90		249 90	0.077
General Overseer	61 04		61 04		61 04	0.019
Captain of the Guard	621 12		621 12		621 12	0.191
Turnkey	12,454 05	6 09	12,460 14	20 00	12,440 14	3.828
Engineer	965 42		965 42		965 42	0.297
Laundry	1,272 92		1,272 92		1,272 92	0.391
Stock	2,608 73	504 82	3,113 55	1,656 00	1,457 55	0.448
Warden's Office	63 33		63 33		63 33	0.019
Clerk's Office	107 79		107 79		107 79	0.033
Discharged prisoners	2,089 45		2,089 45		2,089 45	0.643
Light	2,280 83		2,280 83		2,280 83	0.702
Expense	1,554 87		1,554 87		1,554 87	0 478
Salaries	49,632 65		49,632 65		49,632 65	15.271
Repairs	398 89		398 89		398 89	0.123
Railroad material	60 00		60 00		60 00	0.018
Furniture and fixtures (Warden's house)	188 40		188 40		188 40	0.058
Transportation of insane prisoners	26 10		26 10		26 10	0.008
Ice	211 06		211 06		211 06	0.065
Wooden buildings	82 81		82 81		82 81	0.025
Prison Directors	353 00		353 00		353 00	0.109
Loss and Gain						
Totals	$116,316 98	$1,490 94	$117,807 92	$4,890 89	$112,917 03	34 740

TABLE No. 3 C—Continued.

Per Capita Maintenance from July 1, 1899, to July 1, 1900.

	Gross Cost.	Farm Cost.	Total.	Farm Receipts.	Net Cost.	Per Capita.
						Cents.
Warden's Mess	$824 55	$51 09	$875 64	$234 79	$640 85	0.2080
Officers and Guards' Mess	8,533 97	389 54	8,923 51	1,790 45	7,133 06	2.3160
Prisoners' Mess	27,228 86	310 92	27,539 78	1,429 04	26,110 74	8.4790
Hospital	1,220 04	25 85	1,245 89	118 84	1,127 05	0.3660
Commissary	268 30		268 30		268 30	0.0870
General Overseer	398 56		398 56		398 56	0.1290
Captain of the Guard	1,023 35		1,023 35		1,023 35	0.3300
Turnkey	12,722 73	22 52	12,745 25	103 50	12,641 75	4.1050
Engineer	1,408 83		1,408 83		1,408 83	0.4600
Laundry	1,048 20	1 95	1,050 15	9 00	1,041 15	0.3380
Stock	1,635 47	268 84	1,904 31	1,235 66	668 65	0.2170
Warden's Office	94 48		94 48		94 48	0.0300
Clerk's Office	177 69		177 69		177 69	0.0600
Discharged prisoners	1,970 40		1,970 40		1,970 40	0.6390
Light	2,352 92		2,352 92		2,352 92	0.7640
Expense	2,380 50		2,380 50		2,380 50	0.7730
Salaries	46,965 90		46,965 90		46,965 90	15.2529
Repairs	404 37		404 37		404 37	0.1310
Railroad material	25 72		25 72		25 72	0.0080
Furniture and fixtures (Warden's house)	623 90		623 90		623 90	0.2030
Transportation of insane prisoners	26 10		26 10		26 10	0.0080
Ice	247 18		247 18		247 18	0.0800
Wooden buildings	234 79		234 79		234 79	0.0760
Prison Directors						
Loss and Gain	1 83		1 83		1 83	0.0001
Totals	$111,818 64	$1,070 71	$112,889 35	$4,921 28	$107,968 07	35.0600

TABLE No. 3 D.

Cost of Maintenance for the Months of July, August, September, October, and November, of the Fifty-first Fiscal Year.

	Inventory, July 1, 1899.	Issues, July 1-Dec. 1 1899.	Totals.	Inventory, Dec. 1, 1899.	Balances.
Warden's Mess	$55 97	$386 17	$442 14		$442 14
Officers and Guards' Mess	2,103 40	3,658 04	5,761 44	$2,141 83	3,619 61
Prisoners' Mess	4,607 50	12,070 29	16,677 79	4,548 47	12,129 32
Hospital Department	2,385 14	641 30	3,026 44	2,428 08	598 36
Commissary Department	817 34	102 93	920 27	772 91	147 36
Captain of the Guard's Dept.	12,594 15	394 91	12,989 06	12,669 25	319 81
Turnkey's Department	20,392 01	6,024 86	26,416 87	20,450 75	5,966 12
Engineer's Department	9,061 47	675 16	9,736 63	8,967 97	768 66
Laundry Department	1,124 38	380 42	1,504 80	1,110 12	394 68
Stock Department	5,606 03	643 73	6,249 76	5,696 04	553 72
Warden's Office	989 72	18 76	1,008 48	951 20	57 28
Clerk's Office	1,083 83	67 46	1,151 29	1,100 52	50 77
Furniture and fixtures	6,204 34	13 05	6,217 39	5,632 56	584 83
Repairs		38 28	38 28		38 28
Wooden buildings	22,619 06	62 83	22,681 89	22,637 31	44 58
Light Department	12,534 35	364 21	12,898 56	12,459 32	439 24
Farm Department	4,639 03	465 87	5,104 90	5,036 76	68 14
Expense account		1,432 73	1,432 73		1,432 73
Ice Department	3,821 70	91 42	3,913 12	3,852 85	60 27
Salaries		20,377 50	20,377 50		20,377 50
Discharged prisoners		811 70	811 70		811 70
General Overseer's Dept.	4,395 96	292 50	4,688 46	4,893 25	
Railroad material	2,967 61	39 86	3,007 47	2,993 77	13 70
Transportation of insane prisoners		9 20	9 20		9 20
Totals	$118,002 99	$49,063 18	$167,066 17	$118,342 96	$48,928 00
Deduct overcharges in General Overseer's Department					204 79
Balance					$48,723 21
Deduct receipts from farm					2,387 34
Net cost of maintenance					$46,335 87

Average daily number of prisoners ..... 848.24+
Average cost per capita per diem ..... 35.70 cents.

TABLE No. 3 E.

Cost of Maintenance from December 1, 1899, to June 30, 1900.

	Inventory, Dec. 1, 1899.	Issues, Dec. 1, 1899, to June 30, 1900.	Totals.	Inventory, July 1, 1900.	Balances.
Warden's Mess		$418 10	$418 10	$35 69	$382 41
Officers and Guards' Mess	$2,141 83	4,756 06	6,897 89	1,983 53	4,914 36
Prisoners' Mess	4,548 47	14,846 49	19,394 96	4,295 42	15,099 54
Hospital Department	2,428 08	772 36	3,200 44	2,578 76	621 68
Commissary Department	772 91	280 11	1,053 02	932 08	120 94
Captain of the Guard's Dept.	12,669 25	612 85	13,282 10	12,578 56	703 54
Turnkey's Department	20,450 75	4,837 86	25,288 61	18,532 00	6,756 61
Engineer's Department	8,967 97	476 66	9,444 63	8,804 46	640 17
Laundry Department	1,110 12	615 42	1,725 54	1,038 19	687 35
Stock Department	5,696 04	856 78	6,552 82	5,471 07	1,081 75
Warden's Office	951 20	73 51	1,024 71	950 00	74 71
Clerk's Office	1,100 52	164 49	1,265 01	1,138 09	126 92
Furniture and fixtures	5,632 56	154 92	5,787 48	5,748 41	39 07
Repairs		404 37	404 37		404 37
Wooden buildings	22,637 31	1,013 45	23,650 76	23,616 11	34 65
Light Department	12,459 32	1,740 46	14,199 78	12,286 10	1,913 68
Farm Department	5,036 76	1,046 62	6,083 38	5,080 81	1,002 57
Expense account		947 77	947 77		947 77
Ice Department	3,852 85	94 17	3,947 02	3,767 34	179 68
Salaries		26,588 40	26,588 40		26,588 40
Discharged prisoners		1,165 00	1,165 00		1,165 00
General Overseer	4,893 25	242 37	5,135 62	4,532 27	603 35
Railroad materials	2,993 77	1 87	2,995 64	2,983 62	12 02
Transportation of insane prisoners		26 10	26 10		26 10
Loss and Gain		1 83	1 83		1 83
Totals	$118,342 96	$62,138 02	$180,480 98	$116,352 51	$64,128 47
Deduct receipts from farm					2,533 94
Net cost of maintenance					$61,594 53

Average daily number of prisoners ..... 840.28+
Average cost per capita per diem ..... 34.576 cents.

TABLE No. 3 F.

Per Capita Maintenance from July 1, 1899, to December 1, 1899.

	Gross Cost.	Farm Cost.	Total.	Farm Receipts, etc.	Net Cost.	Per Capita.
						Cents.
Warden's Mess	$442 14	$3 40	$445 54	$119 12	$326 42	0.251
Officers and Guards' Mess	3,619 61	23 99	3,643 60	840 45	2,803 15	2.163
Prisoners' Mess	12,129 32	22 26	12,151 58	779 77	11,371 81	8.761
Hospital	598 36	1 51	599 87	53 00	546 87	0.421
Commissary	147 36		147 36		147 36	0.114
General Overseer						
Captain of the Guard	319 81		319 81		319 81	0.246
Turnkey	5,966 12	1 28	5,967 40	45 00	5,922 40	4.563
Engineer	768 66		768 66		768 66	0.592
Laundry	394 68		394 68		394 68	0.304
Stock	553 72	15 70	569 42	550 00	19 42	0.015
Warden's Office	57 28		57 28		57 28	0.044
Clerk's Office	50 77		50 77		50 77	0.039
Discharged prisoners	811 70		811 70		811 70	0.626
Light	439 24		439 24		439 24	0.338
Expense	1,432 73		1,432 73	204 79	1,227 94	0.946
Salaries	20,377 50		20,377 50		20,377 50	15.701
Repairs	38 28		38 28		38 28	0.029
Railroad material	13 70		13 70		13 70	0.010
Furniture and fixtures (Warden's house)	584 83		584 83		584 83	0.450
Transportation of insane prisoners	9 20		9 20		9 20	0.007
Ice	60 27		60 27		60 27	0.046
Wooden buildings	44 58		44 58		44 58	0.034
Loss and Gain						
Totals	$48,859 86	$68 14	$48,928 00	$2,592 13	$46,335 87	35.700

TABLE No. 3 F—Continued.

Per Capita Maintenance from December 1, 1899, to July 1, 1900.

	Gross Cost.	Farm Cost.	Total.	Farm Receipts, etc.	Net Cost.	Per Capita.
						Cents.
Warden's Mess	$382 41	$45 75	$428 16	$115 67	$312 49	0.1750
Officers and Guards' Mess	4,914 36	375 77	5,290 13	950 00	4,340 13	2.4360
Prisoners' Mess	15,099 54	256 80	15,356 34	649 27	14,707 07	8.2550
Hospital	621 68	26 03	647 71	65 84	581 87	0.3260
Commissary	120 94		120 94		120 94	0.0678
General Overseer	603 35		603 35		603 35	0.3380
Captain of the Guard	703 54		703 54		703 54	0.3940
Turnkey	6,756 61	23 44	6,780 05	58 50	6,721 55	3.7780
Engineer	640 17		640 17		640 17	0.3590
Laundry	687 35	3 56	690 91	9 00	681 91	0.3820
Stock	1,081 75	271 22	1,352 97	685 66	667 31	0.3740
Warden's Office	74 71		74 71		74 71	0.0410
Clerk's Office	126 92		126 92		126 92	0.0710
Discharged prisoners	1,165 00		1,165 00		1,165 00	0.6540
Light	1,913 68		1,913 68		1,913 68	1.0740
Expense	947 77		947 77		947 77	0.5370
Salaries	26,588 40		26,588 40		26,588 40	14.9250
Repairs	404 37		404 37		404 37	0.2270
Railroad material	12 02		12 02		12 02	0.0060
Furniture and fixtures (Warden's house)	39 07		39 07		39 07	0.0220
Transportation of insane prisoners	26 10		26 10		26 10	0.0150
Ice	179 68		179 68		179 68	0.1001
Wooden buildings	34 65		34 65		34 65	0.0190
Loss and Gain	1 83		1 83		1 83	0.0001
Totals	$63,125 90	$1,002 57	$64,128 47	$2,533 94	$61,594 53	34.5760

TABLE No 4 A.

Earnings for the Fiftieth Fiscal Year, ending June 30, 1899.

	Dr.	Cr.	Total.
Quarry.			
Stock on hand, inventory July 1, 1899		$9,429 51	
Receipts and sales, fiftieth fiscal year		6,850 82	$16,280 33
Stock on hand, inventory July 1, 1898	$9,351 39		
Issues during fiftieth fiscal year	6,224 42		15,575 81
Earnings for fiftieth fiscal year			$704 52
Farm.			
Stock on hand, inventory July 1, 1899		$4,639 03	
Receipts and sales, fiftieth fiscal year		5,518 35	$10,157 38
Stock on hand, inventory July 1, 1898	$4,789 70		
Issues during fiftieth fiscal year	1,340 27		6,129 97
Earnings for fiftieth fiscal year			$4,027 41
Total earnings for fiftieth fiscal year			$4,731 93

TABLE No. 4 B.

Earnings for the Fifty-first Fiscal Year, ending June 30, 1900.

	Dr.	Cr.	Total.
Quarry.			
Stock on hand, inventory July 1, 1900		$9,847 65	
Receipts and sales, fifty-first fiscal year		6,429 75	$16,277 40
Stock on hand, inventory July 1, 1899	$9,429 51		
Issues during fifty-first fiscal year	7,180 03		16,609 54
Loss for fifty-first fiscal year			$332 14
Farm.			
Stock on hand, inventory July 1, 1900		$5,080 81	
Receipts and sales, fifty-first fiscal year		4,308 21	$9,389 02
Stock on hand, inventory July 1, 1899	$4,639 03		
Issues during fifty-first fiscal year	1,512 49		6,151 52
Earnings for fifty-first fiscal year			$3,237 50
Total earnings for fifty-first fiscal year			$2,905 36

TABLE No. 5 A.

Assets and Liabilities, July 1, 1899.

Available assets:		
Cash on hand	$1,339 22	
Cash balance in State Treasury (Prison Fund)	6,712 69	
Cash balance in State Treasury (General Fund)	9,128 28	
Due from sundry debtors	2,079 67	
		$19,259 86
Liabilities:		
Unpaid supply claims, June, 1899	$5,987 74	
Unpaid salaries for June, 1899	4,169 25	
		10,156 99
Excess of available assets		$9,102 87
Permanent assets:		
Warden's Mess	$55 97	
Officers and Guards' Mess	2,103 40	
Prisoners' Mess	4,607 50	
Hospital Department	2,385 14	
Commissary Department	817 34	
Captain of the Guard's Department	12,594 15	
Turnkey's Department	20,392 01	
Engineer's Department	9,061 47	
Laundry Department	1,124 38	
Stock Department	5,606 03	
Warden's Office	989 72	
Clerk's Office	1,083 83	
Furniture and fixtures (Warden's house)	6,204 34	
Prison improvements	657,439 52	
Wooden buildings	22,619 06	
Railroad materials	2,967 61	
Quarry Department	9,429 51	
Light Department	12,534 35	
Farm Department	4,639 03	
Merchandise (supplies in stock)	4,036 20	
Ice Plant	3,821 70	
Real Estate	15,000 00	
General Overseer's Department	4,395 96	
		803,908 22
Total excess of assets		$813,011 09

TABLE No. 5 B.

Assets and Liabilities, July 1, 1900.

Available assets:			
Cash on hand		$6,136 55	
Cash balance in State Treasury (Prison Fund)		11,828 03	
Cash balance in State Treasury (General Fund)—			
Salaries	$3,980 77		
Support	6,446 52		
		10,427 29	
Due from sundry debtors		1,370 76	
			$29,762 63
Liabilities:			
Unpaid supply claims, May, 1900		$5,131 09	
Unpaid supply claims, June, 1900		5,241 40	
Unpaid salaries for June, 1900		3,848 34	
			14,220 83
Excess of available assets			$15,541 80
Permanent assets:			
Warden's Mess		$35 69	
Officers and Guards' Mess		1,983 53	
Prisoners Mess		4,295 42	
Hospital Department		2,578 76	
Commissary Department		932 08	
Captain of the Guard's Department		12,578 56	
Turnkey's Department		18,532 00	
Engineer's Department		8,804 46	
Laundry Department		1,038 19	
Stock Department		5,471 07	
Warden's Office		950 00	
Clerk's Office		1,138 09	
Furniture and fixtures (Warden's house)		5,748 41	
Prison improvements		659,784 31	
Wooden buildings		23,616 11	
Railroad materials		2,983 62	
Quarry Department		9,847 65	
Light Department		12,286 10	
Farm Department		5,080 81	
Merchandise (supplies in stock)		3,388 67	
Ice Plant		3,767 34	
Real Estate		15,000 00	
General Overseer		4,532 27	
Officers and Guards' Laundry		50 70	
			804,423 84
Total excess of assets			$819,965 64

TABLE No. 6A.

Trial Balance at End of Fiftieth Fiscal Year, ending June 30, 1899.

Accounts.	Trial Balance, June 30, 1899.		Inventory, July 1, 1899.	State Prison at Folsom, July 1, 1899.		Trial Balance, July 1, 1899.	
	Dr.	Cr.		Dr.	Cr.	Dr.	Cr.
Cash on hand	$1,339 22					$1,339 22	
Warden's Mess	896 26		$55 97	$840 29		55 97	
Officers and Guards' Mess	10,355 78		2,103 40	8,252 38		2,103 40	
Prisoners' Mess	34,854 84		4,607 50	30,247 34		4,607 50	
Hospital Department	4,079 75		2,385 14	1,694 61		2,385 14	
Commissary Department	1,067 24		817 34	249 90		817 34	
Captain of the Guard's Department	13,215 27		12,594 15	621 12		12,594 15	
Turnkey's Department	32,846 06		20,392 01	12,454 05		20,392 01	
Engineer's Department	10,026 89		9,061 47	965 42		9,061 47	
Laundry Department	2,397 30		1,124 38	1,272 92		1,124 38	
Stock Department	8,214 76		5,606 03	2,608 73		5,606 03	
Warden's Office	1,053 05		989 72	63 33		989 72	
Clerk's Office	1,191 62		1,083 83	107 79		1,083 83	
Furniture and fixtures (Warden's house)	6,392 74		6,204 34	188 40		6,204 34	
Prison improvement	657,439 52		657,439 52			657,439 52	
Repairs	398 89			398 89			
Wooden buildings	22,701 87		22,619 06	82 81		22,619 06	
Railroad materials	3,027 61		2,967 61	60 00		2,967 61	
Light Department	14,815 18		12,534 35	2,280 83		12,534 35	
Ice Department	4,032 76		3,821 70	211 06		3,821 70	
Farm Department	611 62		4,639 03		$4,027 41	4,639 03	
Expense account	1,554 87			1,554 87			
Merchandise (supplies in stock)	4,036 20		4,036 20			4,036 20	
Quarry Department	8,724 99		9,429 51		704 52	9,429 51	
General Overseer's Department	4,457 00		4,395 96	61 04		4,395 96	
Salaries	49,632 65			49,632 65			
Discharged prisoners	2,089 45			2,089 45			
State Prison at Folsom		$800,230 28			800,230 28		$804,184 76

Real Estate	15,000 00		15,000 00			15,000 00	
General Appropriation		114,777 13			114,777 13		
State Treasury (Prison Fund)	6,712 69					6,712 69	
Sundry creditors		5,987 74					5,987 74
Rock-Crusher, Surplus Fund		760 51			760 51		
Sundry Debtors	1,905 16					1,905 16	
Sundry Debtors, Rock-Crusher	174 51					174 51	
Sundry Officers and Guards		4,169 25					4,169 25
Library Fund		1 89			1 89		
Transportation of insane prisoners	26 10			26 10			
New Chapel Building	301 95					301 95	
Prison Directors	353 00			353 00			
Balance to Cr. State Prison at Folsom, July 1, 1899				804,184 76			
Totals	$925,926 80	$925,926 80	$803,908 22	$920,501 74	$920,501 74	$814,341 75	$814,341 75

TABLE No. 6 B.

Trial Balance at End of Fifty-first Fiscal Year, ending June 30, 1900.

	Trial Balance, June 30, 1900.		Inventory, July 1, 1900.	State Prison at Folsom, July 1, 1900.		Trial Balance, July 1, 1900.	
	Dr.	Cr.		Dr.	Cr.	Dr.	Cr.
Cash on hand	$6,136 55					$6,136 55	
Warden's Mess	418 10		$35 69	$382 41		35 69	
Officers and Guards' Mess	6,897 89		1,983 53	4,914 36		1,983 53	
Prisoners' Mess	19,394 96		4,295 42	15,099 54		4,295 42	
Hospital Department	3,200 44		2,578 76	621 68		2,578 76	
Commissary Department	1,053 02		932 08	120 94		932 08	
Captain of the Guard's Department	13,282 10		12,578 56	703 54		12,578 56	
Turnkey's Department	25,288 61		18,532 00	6,756 61		18,532 00	
Engineer's Department	9,444 63		8,804 46	640 17		8,804 46	
Laundry Department	1,725 54		1,038 19	687 35		1,038 19	
Stock Department	6,552 82		5,471 07	1,081 75		5,471 97	
Warden's Office	1,024 71		950 00	74 71		950 00	
Clerk's Office	1,265 01		1,138 09	126 92		1,138 09	
Furniture and fixtures (Warden's house)	5,787 48		5,748 41	39 07		5,748 41	
Prison improvement	659,784 31		659,784 31			659,784 31	
Repairs	404 37			404 37			
Wooden buildings	23,650 76		23,616 11	34 65		23 616 11	
Railroad materials	2,995 64		2,983 62	12 02		2,983 62	
Light Department	14,199 78		12,286 10	1,913 68		12,286 10	
Ice Department	3,947 02		3,767 34	179 68		3,767 34	
Farm Department	4,010 82		5,080 81		$1,069 99	5,080 81	
Expense account	947 77			947 77			
Merchandise (supplies in stock)	3,388 67		3,388 67			3,388 67	
Quarry Department	10,179 79		9,847 65	332 14		9,847 65	
General Overseer	5,135 62		4,532 27	603 35		4,532 27	
Salaries	26,588 40			26,588 40			
Discharged prisoners	1,165 00			1,165 00			
State Prison at Folsom		$757,371 58			757,371 58		$809,385 13

Real Estate	15,000 00		15,000 00			15,000 00	
General Appropriation		9,128 10			9,128 10		
State Treasury (Prison Fund)	11,828 03					11,828 03	
Sundry creditors		10,372 49					10 372 49
Rock-Crusher, Surplus Fund		700 79			700 79		
Sundry Debtors:							
Supervisors, Marin County	175 00					175 00	
J. J. Coan	245 00					245 00	
Sacramento County	19 00					19 00	
V. M. Colt	35 93					35 93	
J. H. Donnelly	15 00					15 00	
C. A. Nuttall	10 00					10 00	
J. Stratzel	109 65					109 65	
Southern Pacific Co.	107 00					107 00	
O. Harder & Sons	98 33					98 33	
J. Carroll	15 50					15 50	
J. L. House	120 95					120 95	
A. Kelly		79 20					79 20
United States of America	498 60					498 60	
Sundry Officers and Guards		3,848 34					3,848 34
Loss and Gain	1 83			1 83			
Transportation of insane prisoners	26 10			26 10			
Officers and Guards' Laundry	50 70		50 70			50 70	
General Appropriation—Support		61,053 48			61,053 48		
General Appropriation—Salaries		43,519 23			43,519 23		
Rock-Crusher Plant		153 22					153 22
Balance to Cr. State Prison at Folsom, July 1, 1900				809,385 13			
Totals	$886,226 43	$886,226 43	$804,423 84	$872,843 17	$872,843 17	$823,838 38	$823,838 38

TABLE

Rock-Crusher Transactions from

COST OF ROCK-CRUSHER PLANT.

Cash received from General Fund	$24,985 61	
Cash received from Revolving Fund	4,805 35	
		$29,790 96
Cash received from special appropriation, Von Geldern		344 80
Total cost of plant		$30,135 76

COST OF CRUSHING ROCK.

Rock-Crusher expenditures and claims due to June 30, 1897		$47,492 39
Inventory July 1, 1897		33,009 78
Cost of crushing 84,785$\frac{305}{1000}$ tons rock		$14,482 61
Cost per ton, 1896–1897	17.199 cents.	
Inventory July 1, 1897	$33,009 78	
Supply purchases to June 30, 1898	18,387 12	
		$51,396 90
Inventory July 1, 1898		34,834 55
Cost of crushing 79,996$\frac{1}{4}$ tons rock		$16,562 35
Cost per ton, 1897–1898	20.7 cents.	
Inventory July 1, 1898	$34,834 55	
Supply purchases to June 30, 1899	9,088 53	
		$43,923 08
Inventory July 1, 1899		34,682 94
Cost of crushing 34,840$\frac{5}{200}$ tons rock		$9,240 14
Cost per ton, 1898–1899	26.5 cents.	
Inventory July 1, 1899	$34,682 94	
Supply purchases to June 30, 1900	8,002 93	
		$42,685 87
Inventory July 1, 1900		34,448 13
Cost of crushing 32,748$\frac{1}{200}$ tons rock		$8,237 74
Cost per ton, 1899–1900	25.15 cents.	
Cost of crushing 232,373$\frac{117}{200}$ tons rock, from June 10, 1896, to June 30, 1900		$48,522 84
Cost per ton	20.88+cents.	

PROFIT OF CRUSHING ROCK.

129,998,480 lbs., at 25 cents per ton	$16,249 32	
334,748,690 lbs., at 30 cents per ton	50,213 26	
464,747,170 lbs.	$66,462 58	
		$66,462 58
464,747,170 lbs., at 20.88 cents per ton		48,522 84
Profit to July 1, 1900		$17,939 74

No. 7.

June 10, 1896, to June 30, 1900.

CASH ASSETS AND LIABILITIES JULY 1, 1900.

Cash Assets.

Cash on hand, June 30, 1900			$4,797 74
Amount in Revolving Fund			2,768 09
Due from sundry debtors: J. A. McAfee	$11 76		
City of Stockton	7 55		
City of Sacramento	34 92		
J. D. Shearer	2 26		
Sacramento Electric, Gas, and Railway Co.	104 70		
Sacramento County	88 60		
A. Teichert	2 76		
Southern Pacific Co.	17 03		
Stockton Ice and Fuel Co.	8 71		
T. M. Burns	87 48		
California Fruit-Canning Ass'n	8 29		
Suspense account	8 96		
			383 02
			$7,948 85

Liabilities.

Due sundry creditors, May, 1900		$494 42	
Due sundry creditors, June, 1900		642 80	
Due for macadam prepaid: Geo. A. Bidwell		2 86	
W. J. Schmidt		4 19	
H. E. Barber		3 20	
M. Kenny		4 85	
Clark & Henery		308 38	
J. McGillivray		1 26	
Suspense account		6 26	
Due to Controller, rebate		1 00	
			1,469 22
Cash assets available			$7,479 63

SALES AND DISPOSAL OF SALE PROCEEDS.

8,420 cars = 232,373 117/200 tons = 464,747,170 pounds shipped.

129,998,480 lbs., at 25 cents per ton		$16,249 82	
334,748,690 lbs., at 30 cents per ton		50,213 26	
464,747,170 lbs.			$66,462 58
Deposited in Revolving Fund		$54,765 85	
Deposited in General Fund		1,237 13	
Deposited in State Prison Fund		6,105 26	
Cash on hand	$4,797 74		
Less macadam prepaid	$331 00		
Claims, May, 1900	494 42		
Rebate	1 00		
	826 42		
		3,971 32	
Due for metal sold		383 02	
			$66,462 58

TABLE No. 8.

Road Metal Crushed and Shipped from June 10, 1896, to June 30, 1899.

Months and Years.	No. Cars Shipped.	Sizes of Crushed Rock in Pounds.			Total Weights in Pounds.	Value of Crushed Rock.		Total Value.
		2½ Inch.	1½ Inch.	¾ Inch.		25c. Ton.	30c. Ton.	
1896—June	112	2,801,760	1,584,600	1,528,200	5,914,560	$739 32		$739 32
July	161	4,050,800	2,136,950	2,487,950	8,675,700	1,084 47		1,084 47
August	303	7,264,670	4,022,260	4,581,720	15,868,650	1,983 57		1,983 57
September	331	9,611,750	4,215,400	4,181,710	18,008,860	2,251 10		2,251 10
October	333	9,010,545	4,009,825	4,809,960	17,830,330	2,228 79		2,228 79
November	247	6,621,880	2,837,950	3,269,050	12,728,880	1,591 11		1,591 11
December	270	7,486,100	3,935,100	3,233,450	14,654,650	1,831 83		1,831 83
1897—January	189	5,143,850	2,642,800	2,239,860	10,026,510	1,253 32		1,253 32
February	83	1,927,460	1,289,400	1,212,260	4,429,120	553 64		553 64
March to 11th	20	477,150	311,600	272,600	1,061,350	132 67		132 67
March 11th to 31st	118	1,889,760	2,663,680	1,773,800	6,327,240	778 22	$15 23	793 45
April	184	4,757,510	2,686,610	2,367,950	9,812,070	508 28	861 89	1,370 17
May	415	10,575,910	6,316,610	5,491,960	22,384,480	1,140 97	1,988 51	3,129 48
June	400	9,396,740	6,910,720	5,540,750	21,848,210	172 53	3,070 19	3,242 72
1897—July	285	6,767,490	4,701,290	4,023,810	15,492,590		2,323 89	2,323 89
August	284	6,533,100	4,744,750	3,978,160	15,256,010		2,288 42	2,288 42
September	328	8,663,700	4,206,750	4,393,370	17,263,820		2,589 57	2,589 57
October	342	9,239,410	5,206,800	4,420,710	18,866,920		2,830 04	2,830 04
November	350	9,282,100	5,433,350	4,834,560	19,550,010		2,932 50	2,932 50
December	332	7,374,000	6,313,600	4,574,150	18,261,750		2,739 26	2,739 26
1898—January	146	1,598,550	3,911,260	2,703,250	8,213,060		1,231 96	1,231 96
February	12	401,100	170,400	110,650	682,150		102 32	102 32
March	127	2,395,150	2,628,950	2,304,370	7,328,470		1,099 27	1,099 27
April	180	3,631,110	4,176,750	2,514,950	10,322,810		1,548 42	1,548 42
May	245	6,842,750	3,790,410	3,398,300	14,031,460		2,104 72	2,104 72
June	261	5,181,750	5,201,850	4,339,850	14,723,450		2,208 52	2,208 52

1898—July	106	1,494,900	1,932,000	2,221,450	5,648,350		847 26	847 26
August	69	1,956,400	110,450	1,780,100	3,846,950		577 06	577 06
September	103	1,318,250	3,430,950	1,177,310	5,926,510		888 97	888 97
October	167	2,934,850	2,960,000	3,646,450	9,541,300		1,431 21	1,431 21
November	129	2,265,950	3,206,650	1,816,450	7,289,050		1,093 38	1,093 38
December	40	225,850	1,173,150	861,500	2,260,500		339 09	339 09
1899—January	58	272,050	1,416,350	1,575,400	3,263,800		489 58	489 58
February	73	175,850	680,150	3,332,450	4,188,450		628 28	628 28
March	46	55,850	748,850	1,855,950	2,660,650		399 13	399 13
April	125	1,617,100	3,038,600	2,514,600	7,170,300		1,075 59	1,075 59
May	170	4,593,470	2,538,050	2,421,260	9,552,780		1,432 93	1,432 93
June	151	2,625,310	3,602,750	2,111,350	8,339,410		1,250 93	1,250 93
1899—July	53	479,350	1,150,000	1,248,950	2,878,300		431 73	431 73
August	60	1,005,050	996,870	1,365,160	3,367,080		505 08	505 08
September	86	2,482,500	919,600	1,523,500	4,925,600		738 87	738 87
October	52	610,200	1,186,350	1,132,380	2,928,930		439 34	439 34
November	113	1,939,600	2,970,560	1,797,750	6,707,910		1,006 22	1,006 22
December	131	2,516,010	3,164,110	2,279,950	7,960,070		1,194 02	1,194 02
1900—January	134	2,378,850	3,409,610	2,185,530	7,973,990		1,196 12	1,196 12
February	85	665,250	2,182,470	2,000,960	4,848,680		727 33	727 33
March	113	436,250	3,187,850	3,203,250	6,827,350		1,024 15	1,024 15
April	88	1,139,450	2,157,450	1,816,960	5,113,860		767 10	767 10
May	73	526,550	2,687,560	986,050	4,200,160		630 05	630 05
June	137	2,948,000	2,631,800	2,184,280	7,764,080		1,164 63	1,164 63
Totals	8,420	185,588,985	147,531,845	131,626,340	464,747,170	$16,249 82	$66,462 58	$66,462 58

EXPERT'S REPORT.

STATE PRISON AT FOLSOM, July 1, 1900.

I hereby certify, that I have compared the biennial report of Brainard F. Smith, Clerk of Folsom Prison, for the fiscal years ending June 30, 1899, and June 30, 1900, with the several accounts as kept in the official books of the prison, and I find it to be a true and correct statement from the said books. I also certify, that the Clerk has kept the accounts of Folsom Prison for said fiscal years in such a manner as to exhibit clearly all its financial transactions, and when any sum of money was paid to the Warden the same has been properly entered on the books by the Clerk.

I also certify, that I find authorizations, duly and properly signed by a majority of the State Board of Prison Directors, for all disbursements included in said report for the fiscal years ending June 30, 1899, and June 30, 1900, and that the Warden has required vouchers for all moneys by him expended during said fiscal years, and safely kept the same on file in his office at the prison.

L. WADHAM,
Expert Accountant for the State Board of Prison Directors.

GENERAL OVERSEER'S REPORT.

STATE PRISON AT FOLSOM, CAL., July 1, 1900.

HON. THOMAS WILKINSON, *Warden State Prison at Folsom:*

DEAR SIR: I have the honor to herewith submit my biennial report, in tabular form, for the fiftieth and fifty-first fiscal years, ending June 30, 1900.

Respectfully,

C. W. KYLE,
General Overseer.

TABLE No. 1—*Prison Account, July 1, 1881, to June 30, 1900.*

Received and Discharged.	1881	1882	1883	1884	1885	1886	1887	1888	1889	1890	1891	1892	1893	1894	1895	1896	1897	1898	1899	1900	Total
By commitment	96	85	131	217	230	225	150	152	241	265	197	237	210	263	326	338	274	297	173	188	4,295
Returned witness	2	1	9	4	6	2	4	2	5	6	7	7	8	8	7	12	12	4	29	2	137
Pardons revoked			1																		1
Parole revoked																		1			1
Escapes recaptured	2	5		3	1	3	3	3	3	2	6	3	2				2				38
Returned from asylum								1	1	1		1	1		1	1	1		1		9
Received U. S. prisoners					1		1	1	1	2		6	15		11	3	1	1	1	3	47
By order of court			2	2	2	1				1				2	1	1	1		2		15
By transfer from San Quentin	253	60		50	2	4	1	7	11	51	1	4	3	4		3	4				458
Returned with additional commitment												1	2								3
Resentenced and returned																		1		1	2
Total received	353	151	143	276	242	235	159	166	262	328	211	259	241	277	346	358	295	304	206	194	5,006
Paroled														4	3	4		8	5	1	25
Per Act	36	114	93	75	48	42	69	80	23	42	41	52	56	68	53	75	123	138	153	179	1,560
Pardoned	1	3	11	11	11	1	8	4	9	1	7	3		1	3	2					76
Escaped	6	4	4	6	4	2	2	2	3	3	5	2	2		3	2		2		1	53
Suicided	1			1	1	2	1											1			7
As witnesses	2	2	9	4	6	2	4	2	5	6	7	8	8	8	7	12	12	4	29	2	139
By commutation		1	8	3	22	16	13	1	1	2	1	6	1	2	4			1	1		83
For new trial	1	4	1	2	5	4	2		1	4	1	4	3	3	3	5	1	2	6		52
Died and killed	3	6	13	7	7	7	15	7	6	3	15	12	9	6	9	7	1	14	12	7	166
Per Act and restored					32	71	80	88	83	93	97	133	176	140	138	153	133	108	62	26	1,613
By order of court	3															1	3		1	1	9
Conditionally pardoned	1		1	1	3																6
Pardoned by the President											1			1							2
By writ of probable cause				1	2																3
By writ of habeas corpus			2	3	1			1		1					1		2		3		14
Killed by fellow convict		1																	2		3
Transferred to San Quentin					3	3	4	157		50			6		2	24					249
U. S. prisoners discharged											3		14		1	3	3	8	1	4	37
By order of court discharged		2								1		1		3							7
By certificate of probable cause								1		1		1									3
Killed while attempting to escape	1	1			1					1			4					1			9
For trial on additional charge	1																			1	2
For trial on new charge				2	1					1									2		6
To insane asylum		1	2	2		2		7	3	3	6	4	3	1	3	1	2		2	4	46
Credits restored																		1			1
For resentence																		1		1	2
Executed																4	3	4		1	12
Total discharged	56	139	144	118	147	152	198	350	134	212	184	226	282	237	230	293	283	293	279	228	4,185

TABLE No. 2.

Recapitulation of Received and Discharged Prisoners July 1, 1898, to June 30, 1900.

Months.	By Commitment	Habeas Corpus Returned	Witness Returned	U. S. Prisoners	From Asylum	Resentenced and Return'd	Total Received	For Resentence	Trial on New Charge	Killed by Fellow Convict	Per Act and Restored	U. S. Prisoners	Insane Asylum	Order of Court	Habeas Corpus	As Witnesses	New Trial	Commuted	Executed	Per Act	Paroled	Died	Escaped	Total Discharged
1898—July	18						18				8	1	2			1				5		1		18
August	12				1		13				12						1			13				26
September	19			1			20			1	11						1			13	3			29
October	13		1				14				4									11		1		16
November	6	1					7		1		6				2					7				16
December	17		2				19				10					2	2	1		11	2	1		29
1899—January	13		17				30				7					17	2			6				32
February	16						16				4				1					16		2		23
March	20	1					21							1						17		3		21
April	18						18													20				20
May	10						10		1	1										23		1		26
June	11		9				20									9				11		3		23
July	16						16				1	2				1				20		1		25
August	21		1			1	23	1	1		3									12		1		18
September	12						12						1							14				15
October	13						13				3									12				15
November	17						17				2	1								14		1		18
December	14						14				2	1	1						1	19	1			25
1900—January	19						19													15		2		17
February	32			2			34				1			1						19				21
March	18						18				4									14				18
April	12		1				13				3					1				9		2		15
May	7						7				4									21			1	26
June	7			1			8				3		2							10				15
Totals	361	2	31	4	1	1	400	1	3	2	88	5	6	2	3	31	6	1	1	332	6	19	1	507

TABLE No. 3.

Recapitulation of Population.

Months.	Population for Month.	Daily Average.	Summary.
1898—July	28,626	923.41+	
August	28,540	920.64+	
September	27,291	909.70	
October	28,045	904.67+	
November	26,976	899.02	
December	27,544	888.51+	
Gross first half fiscal year	167,022	5,445.95+	907.65+
1899—January	27,463	885.90+	
February	24,594	878.35+	
March	27,089	873.83+	
April	26,281	876.03+	
May	26,951	869.38+	
June	25,670	855.66+	
Gross second half fiscal year	158,048	5,239.15+	873.19+
Gross fiscal year	325,070	10,685.10+	890.42+
1899—July	26,366	850.51+	
August	26,168	844.12+	
September	25,571	852.36+	
October	26,345	849.83+	
November	25,332	844.40	
December	26,083	841.38+	
Gross first half fiscal year	155,865	5,082.60+	847.10+
1900—January	25,966	837.61+	
February	23,626	843.78+	
March	26,348	849.93+	
April	25,477	849.23+	
May	25,796	832.12+	
June	24,839	827.96+	
Gross second half fiscal year	152,052	5,040.63+	840.10+
Gross fiscal year	307,917	10,123.23+	843.60+

TABLE No. 4.

Occupation of Prisoners when Received.

Occupation.	No.	Occupation.	No.
Acrobat	1	Merchant	2
Actor	1	Messenger	1
Amalgamator	1	Miller	1
Baker	13	Millhand	2
Barber	17	Miner	15
Bartender	3	Minister	1
Basketmaker	1	Musician	3
Blacksmith	18	Nurse	3
Boilermaker	4	Orchardist	1
Bookbinder	1	Painter	26
Bookkeeper	5	Paperhanger	1
Bootblack	1	Pastry-cook	1
Brakeman	2	Physician	1
Butcher	11	Plasterer	2
Butler	1	Plumber	11
Cabinetmaker	5	Porter	3
Candymaker	2	Pressman	1
Carpenter	14	Printer	7
Chemist	1	Railroad-man	1
Cigarmaker	2	Rancher	4
Civil engineer	2	Rigger	3
Clerk	12	Saddler	1
Cobwinder	1	Sailmaker	2
Confectioner	1	Sailor	24
Cook	42	Salesman	6
Cooper	1	Shoemaker	14
Copyist	2	Stagedriver	1
Dairyman	2	Ship-carpenter	1
Druggist	2	Ship-calker	1
Driller	1	Silver-burnisher	1
Dishwasher	1	Steamfitter	1
Electrician	7	Stenographer	1
Engineer	10	Stereotyper	1
Farmer	16	Steward	1
Fireman	5	Stonecutter	4
Florist	1	Tailor	12
Gardener	7	Tanner	2
Glassblower	2	Teamster	22
Glove-cutter	1	Tinner	1
Harnessmaker	2	Tel. lineman	1
Hostler	15	Tool sharpener	1
Horseshoer	5	Turner	2
Interpreter	1	Upholsterer	4
Ironmolder	7	Vaquero	2
Ironworker	2	Valise-maker	1
Jeweler	1	Waiter	47
Journalist	1	Weaver	3
Junkdealer	1	Watchmaker	2
Laborer	276	Woolsorter	1
Laundryman	18	No occupation	12
Lawyer	1		
Logger	1	Total	821
Machinist	8		

Summary, in Percentage.

Mechanics	37.27%
Business	3.54%
Professions	1.34%
Agriculturists	3.77%
Laborers	33.62%
None	1.46%
Miscellaneous	19.00%
	100.00%

TABLE No. 5.

Nativity and Race of Prisoners.

Nativity.	No.	Nativity.	No.
United States.		*Foreign.*	
Alabama	1	Australia	8
Alaska	1	Austria	8
Arizona	1	Bermuda Islands	1
Arkansas	2	Bohemia	1
California	247	Belgium	1
Colorado	2	British Columbia	1
Connecticut	3	Canada	8
Delaware	1	China	30
District of Columbia	1	Denmark	4
Georgia	2	England	28
Illinois	24	Finland	2
Indiana	7	France	11
Iowa	14	Germany	32
Kansas	5	Greece	2
Kentucky	18	Holland	1
Louisiana	4	India	1
Maine	4	Ireland	32
Maryland	4	Italy	15
Massachusetts	18	Japan	2
Michigan	8	Malta	1
Minnesota	4	Mexico	32
Missouri	29	Norway	10
Montana	1	Nova Scotia	1
Nebraska	4	Portugal	4
Nevada	6	Poland	1
New Hampshire	2	Russia	3
New Jersey	1	Scotland	7
New York	43	South America	2
North Carolina	1	Sweden	12
New Mexico	2	Switzerland	4
Ohio	18	West Indies	2
Oregon	7		
Pennsylvania	18	Total	821
Rhode Island	2		
South Carolina	2	Native born	554
Tennessee	7	Foreign born	267
Texas	15		
Utah	1	*Race.*	
Vermont	4	Caucasian	679
Virginia	5	Mongolian	35
Washington	3	Negro	42
West Virginia	1	Indian	65
Wisconsin	11		
		Total	821

TABLE No. 6.

Number of Prisoners from Each County.

County.	No.	County.	No.
Alameda	39	San Benito	2
Amador	8	San Bernardino	13
Butte	8	San Diego	5
Calaveras	4	San Francisco	269
Colusa	4	San Joaquin	12
Contra Costa	4	San Luis Obispo	10
Del Norte	1	San Mateo	2
El Dorado	18	Santa Barbara	3
Fresno	47	Santa Clara	19
Glenn	1	Santa Cruz	5
Kern	9	Shasta	4
Kings	3	Sierra	3
Lake	1	Siskiyou	6
Lassen	1	Stanislaus	4
Los Angeles	87	Sonoma	20
Madera	6	Solano	12
Marin	2	Sutter	1
Mariposa	1	Tehama	6
Mendocino	7	Trinity	1
Merced	11	Tulare	7
Modoc	0	Tuolumne	7
Monterey	1	Ventura	5
Napa	2	Yolo	17
Nevada	9	Yuba	5
Orange	3	Northern District	8
Placer	16	Southern District	2
Riverside	3		
Sacramento	77	Total	821

TABLE No. 7.

Terms of Imprisonment.

Years.	No.	Years.	No.
One half	1	Fifteen	41
One	34	Sixteen	1
One and one quarter	2	Seventeen	1
One and one half	2	Eighteen	3
Two	48	Twenty	53
Two and one half	7	Twenty-two	3
Three	57	Twenty-four	1
Three and one half	2	Twenty-five	16
Four	37	Thirty	13
Five	120	Thirty-two	1
Six	15	Thirty-five	6
Seven	47	Forty	6
Seven and one half	1	Forty-two	1
Eight	37	Forty-five	2
Nine	8	Fifty	1
Ten	107	Sixty	1
Eleven	1	Life imprisonment	93
Twelve	22	Death sentence	2
Thirteen	7		
Fourteen	21	Total	821

TABLE No. 8.

Age of Prisoners, June 30, 1900.

Age—Years.	No.	Age—Years.	No.
Fourteen	1	Fifty-three	5
Seventeen	5	Fifty-four	7
Eighteen	11	Fifty-five	9
Nineteen	18	Fifty-six	9
Twenty	17	Fifty-seven	6
Twenty-one	19	Fifty-eight	2
Twenty-two	18	Fifty-nine	5
Twenty-three	27	Sixty	4
Twenty-four	38	Sixty-one	2
Twenty-five	30	Sixty-two	1
Twenty-six	19	Sixty-three	6
Twenty-seven	28	Sixty-four	3
Twenty-eight	34	Sixty-five	1
Twenty-nine	32	Sixty-seven	1
Thirty	20	Sixty-eight	1
Thirty-one	35	Sixty-nine	1
Thirty-two	33	Seventy	1
Thirty-three	28	Seventy-one	1
Thirty-four	26	Seventy-two	1
Thirty-five	29	Seventy-six	1
Thirty-six	26	Seventy-seven	1
Thirty-seven	31	Seventy-nine	1
Thirty-eight	17	Eighty-six	1
Thirty-nine	27		
Forty	25	Total	821
Forty-one	19		
Forty-two	14	*Summary.*	
Forty-three	12	Twenty and under	52
Forty-four	13	Twenty to thirty	265
Forty-five	19	Thirty to forty	277
Forty-six	15	Forty to fifty	136
Forty-seven	14	Fifty to sixty	68
Forty-eight	7	Sixty to seventy	17
Forty-nine	11	Seventy to eighty and over	6
Fifty	12		
Fifty-one	13	Total	821
Fifty-two	8		

TABLE No. 9

Classification of Crime.

Crime.	Receiv'd from July 1, 1898, to June 30, 1899	Receiv'd from July 1, 1899, to June 30, 1900	On Hand June 30, 1900
Arson	0	1	5
Arson, first degree	1	0	2
Arson, second degree	0	0	3
Arson and grand larceny	0	0	1
Aiding prisoners to escape	1	0	0
Assault deadly weapon	6	11	13
Assault deadly weapon, and prior	0	3	3
Assault to murder	4	5	25
Assault to murder, and prior	0	1	4
Assault to rape	0	7	20
Assault to rape, and prior	0	0	1
Assault to rob	3	1	13
Assault to rob, and prior	0	0	1
Attempted burglary, first degree	4	5	10
Attempted burglary, first degree, and prior	0	0	3
Attempted crime against nature	0	0	5
Attempted grand larceny	0	1	1
Attempted train-wrecking	0	0	1
Bigamy	1	0	1
Breaking into U. S. Postoffice	0	1	0
Bringing stolen property into State from abroad	1	0	1
Burglary	3	11	21
Burglary, first degree	22	30	89
Burglary, second degree	33	27	84
Burglary, first degree, and prior	3	1	23
Burglary, second degree, and prior	9	8	39
Burglary and assault to murder	0	0	4
Burglary and grand larceny	0	0	1
Burglary and injuring public jail	0	0	1
Counterfeiting	0	0	0
Crime against nature	5	0	13
Crime against nature, and prior	0	0	1
Embezzlement	3	0	1
Embezzling a letter	1	0	0
Felony	0	2	7
Forgery	3	6	15
Forgery, and prior	2	0	4
Furnishing liquor to Indians	2	1	2
Grand larceny	23	36	85
Grand larceny, and prior	5	4	15
Having in possession counterfeit coins, etc.	0	2	3
Injuring public jail	0	1	0
Injuring public jail, and prior	0	0	1
Incest	0	0	2
Impersonating U. S. Inspector	0	0	1
Malicious mischief	0	1	1
Manslaughter	2	5	28
Manslaughter, and prior	0	0	1
Murder	0	0	5
Murder, first degree	5	3	60
Murder, second degree	1	1	32
Obtaining money by false pretense	1	0	5
Passing counterfeit coin	0	0	3
Passing fictitious check	1	0	4
Perjury	2	0	2
Perjury, and prior	0	0	1
Petit larceny, and prior	8	1	13
Rape	5	1	27
Receiving stolen property	2	3	6
Receiving stolen property, and prior	0	0	1
Robbery	11	9	92
Robbery, and prior	1	2	13
Robbing U. S. mail	0	0	1
Totals	174	191	821

TABLE No. 10.

Term.

Prisoners Serving.	No.
First term	494
Second term	210
Third term	72
Fourth term	30
Fifth term	6
Sixth term	2
Seventh term	3
Eighth term	1
Ninth term	1
Tenth term	1
Twelfth term	1
Total	821

TABLE No. 11.

Educational.

System.	No.
College	2
Private	81
Public and private	42
Self	23
Public	570
None	103
Total	821

Degree.	No.
Read and write	715
Read and cannot write	3
Neither read nor write	103
Total	821

TABLE No. 12.

Religion.

Belief.	No.
Catholic	416
Protestant	312
Jew	9
Pagan	34
Atheist	2
Irreligious	48
Total	821

CLOTHING REPORT

From July 1, 1898, to June 30, 1900.

Months.	Issues.													Manufactures.						
	Citizen's.			Hats	Socks	Shoes	Gloves	S. P. C. Pants	S. P. F. Shirts	Drawers	Undershirts	Hickory Shirts	Shoes Repaired.	Shoes	S. P. C. Pants	S. P. F. Shirts	Drawers	Undershirts	Hickory Shirts	Shoes Repaired.
	Coats	Vests	Pants																	
1898—July	16	16	16	15	324	128	.....	149	156	16	16	45	110	160	96	200	125	125	45	110
August	25	25	25	38	242	126	1	133	118	20	20	40	170	121	152	237	11	11	33	170
September	26	26	26	27	261	106	2	122	102	24	24	49	99	114	137	115	900	900	41	99
October	15	15	15	390	310	136	.....	151	123	1,740	1,740	48	126	125	195	27	80	80	58	126
November	16	16	16	42	288	118	.....	135	117	27	27	39	124	182	165	188	16	16	41	124
December	22	22	22	219	388	168	1	160	152	63	63	56	96	151	168	47	32	32	20	96
1899—January	14	14	14	72	331	118	9	148	134	45	45	26	130	125	160	50	22	22	50	130
February	21	21	21	72	349	125	1	141	135	55	55	24	132	142	292	150	50	50	.....	132
March	17	17	17	76	367	152	.....	304	302	61	61	22	134	135	207	280	200	200	75	134
April	20	20	20	193	360	138	....	252	102	50	50	41	165	131	154	202	112	112	48	165
May	23	23	23	12	275	124	1	119	102	16	16	52	128	95	83	58	143	143	61	128
June	11	11	11	62	288	126	.....	154	127	15	15	38	159	122	49	53	254	254	25	159
July	23	23	23	28	297	114	.....	159	107	24	24	70	183	103	254	195	65	65	71	183
August	15	15	15	12	290	120	.....	161	174	17	17	28	160	175	121	207	482	482	19	160
September	14	14	14	136	325	129	.....	176	129	14	14	35	172	120	136	176	369	369	3	172
October	15	15	15	255	363	158	.....	175	151	1,522	1,522	31	164	147	200	113	190	190	49	164
November	17	17	17	193	304	134	.....	139	120	48	48	36	140	157	78	159	60	60	49	140
December	22	22	22	126	305	130	7	148	143	55	55	40	160	161	224	169	90	90	13	160
1900—January	15	15	15	105	308	121	5	138	135	54	54	26	191	140	82	179	70	70	78	191
February	20	20	20	84	291	146	.....	163	143	89	89	39	164	134	200	152	39	58	32	164
March	18	18	18	80	315	137	.....	159	146	49	49	39	98	140	258	106	109	101	31	98
April	14	14	13	185	237	149	.....	152	128	28	28	39	88	121	102	49	.....	.....	20	88
May	25	25	25	20	361	112	.....	124	104	23	23	45	169	130	109	192	17	17	50	169
June	14	14	14	58	276	139	.....	157	119	17	17	52	144	61	20	61	25	29	26	144
Totals	438	438	437	2,500	7,455	3,154	27	3,819	3,269	4,072	4,072	960	3,406	3,192	3,642	3,365	3,461	3,476	938	3,406

PHYSICIAN'S REPORT.

STATE PRISON AT FOLSOM, CAL., July 1, 1900.

HON. THOMAS WILKINSON, *Warden of State Prison at Folsom:*

DEAR SIR: I have the honor of submitting to you the report of the Medical Department of Folsom Prison for the two years preceding the first of July, 1900.

My management of the Department began on the first of March, 1899, and thus covers this year and a third of the last fiscal year. As soon as I took charge, the hospital and dispensary were thoroughly renovated, the walls and ceilings kalsomined, and the wood work painted. As a result the hospital assumed a more cheerful complexion, and the dispensary was made to look more like a modern drug store and operating-room. With the purchase of a few more surgical instruments, and the acquisition of more surgical appliances, home made, we were enabled to do good surgical work. The only drawback to the successful treatment of both medical and surgical cases was the fact that we had but one room in which to place all kinds of patients, those suffering from non-infectious as well as those from infectious diseases, such as tuberculosis. This has recently been remedied by the addition to the hospital of another room, where cases of consumption and other infectious diseases are confined.

The general health of the prison has been exceptionally good, due in a great measure to its excellent sanitary condition. Every department is kept scrupulously clean and well ventilated. The convicts are required to keep themselves, their clothing, and their cells clean and tidy. This, together with good wholesome food, pure water, plenty of exercise, and regular hours, accounts for the general good health. The cases of acute diseases have been few and not serious, consisting for the most part of ailments common to any large body of men; but the percentage of chronic cases is rather high, men already diseased on entering prison, the principal affections being tuberculosis in some one of its many forms, and syphilis, and it is to these maladies that almost all our deaths can be ascribed.

The past year 1899–1900 has been a very fortunate one so far as sickness is concerned. In comparison with the previous year, we find that

there has been quite a decrease in the number attending the daily sick calls. In 1898–1899 the daily average was 48, while during 1899–1900 it was but 33. A marked decrease is also seen in the average daily number of men excused from work on account of illness, the average being only 2, while last year it was 7. Also, the death-rate for this year is smaller. In 1898–1899 it was 1.1 per cent, while for this year 1899–1900 it is but 0.83 per cent.

The success which has attended the operative work, which I inaugurated at this prison, has been extremely gratifying. Many men who enter the prison are crippled in some way so that they are unable to do hard work, and I have endeavored by surgical procedure to remove these hindrances and thus render the men more competent to work, and, at the same time, remove from them a source of pain and annoyance. Over forty-five operations under ether anæthesia have been performed, and all but one have resulted in a perfect cure. I am indebted to Drs. A. M. Henderson and B. J. Powell of Sacramento for their willing and valuable assistance in this work.

There has been but one execution during the past two years, that of convict No. 4295, Harry Winters, executed December 8, 1899. It was a complete success in every way. Autopsy showed a dislocation between the axis and atlas, and the spinal cord ruptured at that point. Time, 11 minutes $48\frac{2}{5}$ seconds.

During the fall of last year I vaccinated the entire prison and continued to vaccinate new arrivals until the first of this year. Upon examination after vaccination I estimated that about 30 per cent were successfully inoculated, a high percentage when one considers that fully 60 per cent showed evidence of previous successful vaccination.

In conclusion, I wish to thank you for your personal interest in the affairs of this Department and for the encouragement which your presence at our operations afforded. I am also indebted to the other officers of the prison for their willing coöperation and interest in the success of my work.

Appended will be found the tabulated statements.

Respectfully,

B. S. NOURSE,
Physician.

MEDICAL DEPARTMENT—CALIFORNIA STATE PRISON AT FOLSOM.

Table Showing Number of Cases Treated by Physician during the Fiscal Year ending June 30, 1899; Included Office Calls and Cases Treated in Hospital; Number of Those Excused from Daily Labor on Account of Illness; and Number of Deaths.

Diseases.	1898–1899.												
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May.	June	Total.
Asthma	-----	-----	-----	-----	-----	-----	-----	-----	-----	3	3	2	8
Alopecia	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	-----	1
Biliousness	46	98	69	55	58	64	49	102	80	8	132	66	827
Bronchitis	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	13	4	17
Catarrh, nasal	42	63	74	57	73	66	74	63	78	57	41	33	721
" genito-urinary	-----	-----	-----	-----	-----	-----	-----	-----	-----	3	26	10	39
Constipation	68	71	112	75	90	76	112	101	128	74	65	66	1,038
Conjunctivitis	5	7	7	11	4	-----	-----	-----	-----	15	8	13	70
Colic	64	99	58	53	66	59	52	56	67	53	21	37	705
Cephalalgia	39	67	79	57	53	44	51	67	52	44	2	-----	555
Coughs	99	89	129	273	138	205	292	136	196	203	200	121	2,081
Diarrhœa	73	98	66	67	84	86	72	82	72	50	240	221	1,211
Dysuria	49	61	67	56	60	81	58	84	80	26	-----	-----	622
Eczema	-----	-----	-----	-----	-----	-----	-----	-----	-----	16	13	12	41
Felons	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	2	1	3
Gleet	-----	-----	-----	-----	-----	-----	-----	-----	2	11	-----	-----	13
Gonorrhœa	-----	-----	7	-----	-----	-----	-----	-----	2	1	-----	15	25
Hemorrhoids	32	46	48	38	48	56	54	53	62	49	15	17	518
Insomnia	10	15	15	23	20	19	17	14	13	14	4	8	172
Indigestion	68	97	81	80	83	96	90	84	95	32	99	81	986
Malaria	232	176	105	88	107	111	120	97	219	154	146	187	1,742
Neuralgia	12	13	14	20	16	25	22	17	26	35	31	17	248
Otalgia	9	17	11	17	18	13	14	16	14	46	3	-----	178
Odontalgia	9	19	18	29	13	23	21	20	36	24	32	21	265
Phthisis	1	1	-----	2	1	-----	-----	1	-----	-----	-----	-----	6
Pyrosis	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	14	14
Pneumonitis	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1
Rheumatism	10	32	56	67	66	75	57	48	64	72	65	44	656
Syphilis	27	40	32	21	16	20	18	27	38	45	45	40	369
Spermorrhœa	24	37	49	22	40	41	33	41	34	22	-----	-----	343
Unclassified	49	38	42	65	44	65	55	46	40	37	26	39	546
Totals	968	1184	1139	1176	1098	1225	1261	1155	1398	1094	1233	1090	14,021
Surgical.													
Fracture	-----	-----	-----	-----	-----	-----	1	-----	-----	1	-----	-----	2
Foreign bodies removed	14	17	22	23	14	16	18	28	18	12	5	12	199
Hernia	1	1	3	-----	-----	1	-----	-----	-----	5	3	1	15
Sprains	21	19	10	30	18	27	31	58	9	9	15	9	256
Teeth extracted	11	15	23	27	9	4	11	14	18	24	32	21	209
Wounds, contused	12	22	25	28	24	23	17	27	13	13	10	8	222
Wounds, incised	13	13	12	22	17	17	12	6	8	5	9	8	142
Unclassified	-----	-----	-----	-----	-----	-----	-----	5	-----	-----	4	5	14
Totals	72	87	95	130	82	88	90	138	66	69	78	64	1,059
Excused from daily labor	248	186	176	181	246	279	237	224	196	206	82	82	2,343
Admission to hospital	7	4	4	5	1	3	3	8	1	4	7	5	52
Deaths	1	-----	1	1	-----	1	-----	2	3	-----	2	3	14

MEDICAL DEPARTMENT—CALIFORNIA STATE PRISON AT FOLSOM.

Table Showing Number of Cases Treated by Physician during the Fiscal Year ending June 30, 1900; Included Office Calls and Cases Treated in Hospital; Number of Those Excused from Daily Labor on Account of Illness; and Number of Deaths.

Diseases.	1899–1900.												
	July.	Aug.	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	Apr.	May.	June	Total.
Asthma	4	5	10	11	7	6	2	3	3	3	5	5	64
Alopecia	11	9	13	7	6	2	6	5	5	5	6	8	83
Biliousness	53	50	25	22	31	24	36	35	36	19	56	38	425
Bronchitis			2										2
Catarrh, nasal	32	30	43	44	37	28	46	34	25	28	21	19	387
" genito-urinary	8	7	12	9	11	17	15	8	13	5	11	9	125
Constipation	42	47	47	42	43	57	49	43	49	40	46	51	556
Conjunctivitis	20	17	20	30	31	31	27	19	29	14	19	19	276
Colic	47	55	56	46	41	38	42	38	31	39	29	29	491
Cephalalgia	29	42	40	29	31	29	48	39	37	21	33	33	411
Coughs	81	58	102	73	67	107	155	205	315	155	149	179	1,646
Diarrhœa	205	75	65	58	57	45	72	70	29	26	38	93	833
Diet			1			1							2
Dysuria	9	35	39	44	45	47	48	34	49	27	32	27	436
Eczema	18	15	11	7	5	11	7	9	7	7	10	4	111
Felons	7	5	2	2									16
Gleet	1	4		4	4	10	13	5	8	2	4	3	58
Gonorrhœa	14	17	13	12	13	24	7	3	6	6	3	8	126
Hemorrhoids	17	26	22	17	19	35	35	26	43	12	23	29	304
Insomnia	6	8	10	7	7	6	7	4	5	4	5	3	72
Indigestion	68	69	44	45	48	54	66	68	62	32	47	50	653
Malaria	152	115	111	103	93	80	125	123	175	143	123	120	1,463
Neuralgia	6	10	11	13	10	22	19	13	21	7	20	24	176
Otalgia			4	2	5	9	7	4	8	7		7	53
Odontalgia	21	24	46	25	36	57	49	30	21	35	30	26	400
Phthisis										1			1
Pyrosis	12	16	23	26	19	18	22	8	14	8	13	8	187
Rheumatism	39	34	33	37	31	46	55	60	58	61	40	43	537
Syphilis	29	30	30	35	32	33	18	7	11	12	4	8	249
Spermorrhœa	16	19	25	23	28	34	27	9	16	10	7	7	231
Unclassified	37	34	39	27	24	24	26	30	27	21	22	27	338
Totals	984	856	899	810	781	895	1029	932	1103	750	796	877	10,712
Surgical.													
Dislocation									2			1	3
Fracture			1			1				1		1	4
Foreign bodies removed	5	8	1	2	1			2		1	3		23
Hernia	4		1			1	2				2		10
Sprains	18	11	6	2	4	2	3	1		5	1		53
Teeth extracted	21	24	41	17	18	35	36	14	13	21	21	8	269
Wounds, contused	7	8	13	10	12	5	7	2	9	11	9	13	106
Wounds, incised	8	9	1	4	2		11	5	2		4	3	49
Unclassified	2	3	5	3	11	4	5	3	6		1	2	45
Totals	65	63	69	38	48	48	64	27	32	39	41	28	562
Excused from daily labor	58	46	83	35	37	70	89	36	66	45	35	70	670
Admissions to hospital	6	2	4	5	5	8	8		7	2	2	2	51
Deaths	1	1			1	1	2			2			8

MEDICAL DEPARTMENT—CALIFORNIA STATE PRISON AT FOLSOM.

Table Showing Number of Deaths, Giving Name and Age of Prisoner, Time and Cause of Death.

Date.	Name.	No.	Age.	Cause.
1898—July 9	Lou Quie	3762	28	Paralysis.
Sept. 30	Ross, Charles	3608	20	Knife wound.
Oct. 14	Gorman, William	2932	33	Tuberculosis.
Dec. 11	Joy, J.	3299	50	Tuberculosis.
1899—Feb. 14	Johnson, J. W.	3701	43	Heart trouble.
Feb. 20	Brittan, W. H.	4216	48	Tuberculosis.
Mar. 7	Coughlin, T. P.	3667	48	Gastritis.
Mar. 8	Brown, J.	3624	49	Gastritis.
Mar. 11	Fogelman, H.	4274	61	Senility.
May 15	Showers, J.	801	38	Knife wound.
May 23	Brown, H.	1064	53	Peritonitis.
June 2	Ferrari, P.	2678	47	Pneumonitis.
June 4	Wainright, G.	4453	46	Phthisis.
June 19	Sanchez, P.	4479	36	Peritonitis.
July 8	Kearns, T. F.	3320	25	Chronic Bright's disease.
Aug. 1	McMillan, G.	4461	67	Mit. regurgitation.
Nov. 3	Clements, T.	4346	66	Tub. peritonitis.
Dec. 8	Winters, H.	4295	47	Executed.
1900—Jan. 5	Leschi, Charles	4602	25	Bright's disease.
Jan. 30	Coles, E.	4138	35	Tuberculosis.
April 12	Lou Yek	4131	43	Tuberculosis.
April 29	Lamb, J.	4214	22	Tub. empyema.

Table Showing Major Surgical Operations Performed, Giving Name of Prisoner, Time, and Result.

Date.	Name.	No.	Operation.	Result.
1898—July 8	McPhail, J.	4405	Hernia	Successful.
1899—Mar. 1	Nicholson, N.	4043	Appendicitis	"
Mar. 4	Arthur, J.	4378	Lacerated wounds and fracture	"
May 30	Baldwin, H.	4289	Hernia	"
May 30	Hendricks, H.	4262	Fistulo in ano	Nil.
June 16	McMahan, D.	4410	Phimosis	Successful.
June 17	Dengleismo, J.	3190	Hernia	"
July 16	Bemmerly, D.	2902	Hernia, right	"
July 16	Bemmerly, D.	2902	Hernia, left	"
July 16	Gordon, H.	2443	Varicocele	"
July 16	Frank, W.	3558	Cataract	"
July 30	Moreno, P.	4137	Hernia	"
July 30	Geraldine, F.	3821	Hemorrhoids	"
July 30	Connors, H.	3575	Hemorrhoids	"
Aug. 27	Johnson, W.	4283	Hernia	"
Aug. 27	Johnson, W.	4283	Orchitis	"
Aug. 27	Williams, J.	478	Hemorrhoids	"
Sept. 13	Melay, V.	3873	Appendicitis	"
Sept. 16	Fannon, F.	3674	Hernia	"
Sept. 23	Cullen, W.	3978	Hemorrhoids	"
Sept 23	Nichols, F. A.	4187	Fistulo in ano	"
Oct. 22	Peterson, E.	4452	Hydrocele of cord	"
Oct. 22	Peterson, E.	4452	Hydrocele of testes	"
Oct. 22	Barker, H.	3002	Hemorrhoids	"
Oct. 22	Fisher, H.	4333	Hemorrhoids	"
Nov. 1	Garcia, S.	3169	Appendicitis	"
Nov. 19	Baxter, F. H.	4673	Hernia	"
Nov. 19	De Costa, D	3205	Fissure in ano	"
Dec. 11	Freeman, C.	2601	Appendicitis	"
Dec. 11	Brady, M.	4563	Hernia	"
Dec. 21	Kertzel, R.	4242	Appendicitis	"
1900—Jan. 6	Cosgrove, J.	3979	Hernia	"
Jan. 6	Cosgrove, J.	3979	Varicocele	"

Table Showing Major Surgical Operations Performed, etc.—Continued.

Date.	Name.	No.	Operation.	Result.
1900—Jan. 15	Brick, P.	1302	Hemorrhoids	Successful.
Jan. 27	Martinez, J.	4619	Appendicitis	"
Jan. 27	Parkhill, W.	3910	Hernia	"
Mar. 3	Garcia, J.	2714	Appendicitis	"
Mar. 3	McPhail, J.	4405	Hernia	"
Mar. 5	Madrano, J. V.	4399	Appendicitis	"
Mar. 5	Harris, F.	2394	Hemorrhoids	"
Mar. 5	Contant, G.	2760	Synechia	"
Mar. 15	Lambert, J.	3942	Hemorrhoids	"
Mar. 22	Gordon, C.	4280	Appendicitis	"
May 6	Mellarkey, J.	2141	Hemorrhoids	"
May 12	Bloemer, M.	561	Hernia, right	"
May 12	Bloemer, M.	561	Hernia, left	"
June 10	Rice, G.	4146	Dacryocystitis	"

THIRTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

FOR THE

STATE OF CALIFORNIA.

YEAR ENDING DECEMBER 31, 1899.

SACRAMENTO:
A. J. JOHNSTON, : : : : : : SUPERINTENDENT STATE PRINTING.
1900.

THIRTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER FOR THE STATE OF CALIFORNIA.

INSURANCE DEPARTMENT,
SAN FRANCISCO, May, 1900.

To the Honorable HENRY T. GAGE, *Governor of California:*

SIR: I herewith submit the annual report of this department, showing the business transacted in this State by all insurance companies during the year ending December 31, 1899.

During the year 1899 the following-named companies were admitted to transact business in this State:

North British and Mercantile	of New York
Victoria Fire	of New York
Provident Security Company	of San Francisco
Girard Fire and Marine	of Philadelphia
Pelican Assurance Company	of New York
North German Fire	of New York
Phenix	of Brooklyn
San Bernardino County Farmers Mutual Fire	of Ontario, Cal.
Scandinavian Mutual Protective Fire Insurance Assoc'n	of Fresno, Cal.
Los Angeles County Mutual Fire Association	of Los Angeles
General Marine	of Dresden
New Amsterdam Casualty	of New York
Kings County Insurance Company	of New York
State Fire	of Liverpool
Security Trust and Life	of Philadelphia

And the following-named companies discontinued business in this State:

Provident Security	of San Francisco
General Marine	of Dresden
Globe Fire	of New York
Insurance Company of the State of New York	of New York
Manhattan Fire	of New York
Tokio Marine	of Tokio
On Tai	of Hongkong
United States Casualty	of New York
Bankers Life Association	of St. Paul
Bankers Life Insurance Company	of New York
California Mutual Benefit Society	of San Francisco
Covenant Mutual Life Association	of Galesburg
Décimal Mutual Life	of San Francisco
Des Moines Life Association	of Des Moines
International Indemnity	of San Francisco
Mutual Indemnity	of San Francisco
Northwestern Life Assurance	of Chicago

The average percentage of losses to premiums on fire risks for 1899, is 52.0.

The average percentage of losses to premiums on marine risks for 1899, is 52.5.

The ratio of losses to premiums on fire risks for the twenty-five years next preceding were:

For the year 1875	28.3	For the year 1888	50.1
For the year 1876	32.2	For the year 1889	41.7
For the year 1877	31.0	For the year 1890	43.7
For the year 1878	26.3	For the year 1891	36.1
For the year 1879	32.5	For the year 1892	38.9
For the year 1880	32.5	For the year 1893	39.4
For the year 1881	33.3	For the year 1894	44.4
For the year 1882	39.9	For the year 1895	60.6
For the year 1883	39.1	For the year 1896	69.3
For the year 1884	28.5	For the year 1897	55.3
For the year 1885	44.8	For the year 1898	53.8
For the year 1886	51.2	For the year 1899	52.0
For the year 1887	37.6		

FIRE INSURANCE.

Amount written	$375,945,828 00
Premiums on same	5,545,260 51
Losses paid	2,882,973 60
Ratio of losses to premiums	52.0

MARINE INSURANCE.

Amount written	$174,192,983 00
Premiums on same	1,557,487 19
Losses paid	818,261 22
Ratio of losses to premiums	52.5

Apportioned as follows:

TO COMPANIES OF THIS STATE—FIRE INSURANCE.

Amount written	$27,986,875 00
Premiums on same	428,117 68
Losses paid	201,516 69
Ratio of losses to premiums	47.1

MARINE INSURANCE.

Amount written	$23,298,049 00
Premiums on same	253,043 00
Losses paid	123,875 29
Ratio of losses to premiums	48.9

TO COMPANIES OF OTHER STATES—FIRE INSURANCE.

Amount written	$148,203,518 00
Premiums on same	2,266,752 46
Losses paid	1,229,962 46
Ratio of losses to premiums	54.3

MARINE INSURANCE.

Amount written	$7,631,287 00
Premiums on same	100,498 25
Losses paid	54,383 57
Ratio of losses to premiums	54.1

TO COMPANIES OF FOREIGN COUNTRIES—FIRE INSURANCE.

Amount written	$199,755,435 00
Premiums on same	2,850,390 37
Losses paid	1,451,494 45
Ratio of losses to premiums	50.9

MARINE INSURANCE.

Amount written	$143,263,647 00
Premiums on same	1,203,945 94
Losses paid	640,005 36
Ratio of losses to premiums	53.1

FINANCIAL STATEMENT.

I append hereto a statement of the receipts and expenditures of the Department for the year:

Receipts from taxes and fees		$46,207 89
Expenditures.		
Office salaries	$4,800 00	
Office rent	900 00	
Messenger	600 00	
Stenographer and typewriting	5 50	
Telephone	128 90	
Stationery	86 52	
Postage stamps	67 50	
Expressage	66 46	
Incidentals	54 45	
		6,709 33
		$39,498 56

Respectfully submitted.

ANDREW J. CLUNIE,
Insurance Commissioner.

TABLE NO. 1.

Showing Business of California Insurance Companies for the year 1899—California business.

FIRE.

Name.	Location.	Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums
Fireman's Fund	San Francisco	$19,145,344 00	$294,142 71	$125,205 53	42.5
Home Mutual	San Francisco	8,841,531 00	133,974 97	76,311 16	56.9
Totals		$27,986,875 00	$428,117 68	$201,516 69	47.1

MARINE.

Fireman's Fund	San Francisco	$19,290,705 00	$195,218 44	$85,921 34	44.0
Home Mutual	San Francisco	4,007,344 00	57,824 56	37,953 95	65.6
Totals		$23,298,049 00	$253,043 00	$123,875 29	48.9

TABLE NO. 2.

Showing the Amount and Description of Risks in Force on December 31, 1899, of California Insurance Companies—California business.

Name.	Location.	Fire.		Marine.	
		Risks.	Premiums.	Risks.	Premiums.
Fireman's Fund	San Francisco	$34,731,930 00	$518,486 51	$2,376,360 00	$110,369 01
Home Mutual	San Francisco	16,847,805 00	246,691 32	647,994 00	39,177 31
Totals		$51,579,735 00	$765,177 83	$3,024,354 00	$149,546 32

TABLE NO. 3.

Showing the Business of California County Mutual Fire Insurance Companies, for the year 1899.

Name.	Location.	Risks Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Humboldt County Fire	Ferndale	$50,382 00	$267 72	none.	
Los Angeles County Mutual Fire	Los Angeles	126,831 00	878 75	none.	
Mutual Fire	Paso Robles	106,896 00	684 33	$792 36	115.8
Orange County Farmers Mutual Fire	Santa Ana	119,965 00	249 30	none.	
San Bernardino County Mutual Fire	Ontario	51,127 00	132 62	none.	
Scandinavian Mutual Protective Fire	Kingsburg	74,378 00	not given.	none.	
Sonoma County Farmers Mutual Fire	Santa Rosa	54,612 00	not given.	none.	
Ventura County Mutual Fire	Ventura	45,175 00	414 35	none.	
Totals		$629,366 00	$2,627 07	$792 36	

TABLE NO. 4.

Showing the Fire Business of Companies of other States, for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Ætna	Hartford	$9,070,568 00	$130,898 72	$60,858 27	46.5
Agricultural	Watertown, N. Y.	1,444,676 00	23,391 94	9,512 40	40.6
American	Newark	1,999,421 00	33,758 53	17,226 93	51.0
American	Boston	897,723 00	13,146 91	3,006 46	22.8
American Central	St. Louis	2,321,644 00	33,398 27	14,986 64	44.9
American Fire	Philadelphia	3,574,049 00	62,190 28	26,108 56	42.0
American Fire	New York	1,752,358 00	23,982 83	8,348 00	34.8
Assurance Company of America	New York	176,100 00	2,422 90	none.	
Boston	Boston	814,533 00	12,692 22	7,643 41	60.2
Caledonian American	New York	83,532 00	1,290 10	none.	
Commercial Union Fire	New York	310,205 00	3,011 65	4 90	.2
Continental	New York	9,008,031 00	120,286 57	47,260 79	39.3
Equitable Fire and Marine	Providence, R. I.	1,074,236 00	18,797 30	8,886 87	47.3
Fire Association	Philadelphia	2,672,998 00	39,271 17	41,003 59	104.4
Franklin Fire	Philadelphia	4,367,581 00	63,101 45	21,388 41	33.9
German Alliance	New York	1,691,869 00	26,808 73	11,648 91	43.5
German American	New York	8,245,247 00	128,332 07	62,763 99	48.9

Girard Fire and Marine	Philadelphia	809,449 00	10,190 69	1,527 39	15.0
Greenwich	New York	1,458,658 00	24,685 27	12,991 62	52.6
Hanover Fire	New York	3,092,775 00	47,332 18	36,341 64	76.8
Hartford Fire	Hartford	13,471,669 00	188,570 65	92,854 78	49.2
Home	New York	9,785,858 00	190,420 58	162,811 14	85.5
Insurance Company of North America	Philadelphia	6,184,327 00	90,750 46	57,597 46	63.5
Insurance Company of the State of Pennsylvania	Philadelphia	889,086 00	16,386 95	7,110 03	43.4
Kings County Fire	New York	196,120 00	1,658 29	none.	
Magdeburg Fire	New York	328,297 00	4,122 50	3,576 90	86.7
Mercantile Fire and Marine	Boston	643,071 00	9,099 81	3,599 88	39.5
Merchants	Newark	3,315,247 00	48,038 54	26,648 73	55.5
Merchants	Providence, R. I.	184,815 00	3,755 05	3,042 90	81.0
Milwaukee Mechanics	Milwaukee	6,988,732 00	90,937 21	62,578 31	68.8
National Fire	Hartford	4,214,408 00	71,214 55	30,340 51	42.6
National Standard	New York	116,925 00	1,669 65	none.	
Niagara Fire	New York	1,843,012 00	27,312 52	9,158 01	33.5
North German Fire	New York	328,472 00	4,075 42	4 52	.01
Northwestern National	Milwaukee	6,195,649 00	77,646 83	41,585 93	53.6
Norwalk Fire	Norwalk, Conn.	543,964 00	7,000 87	1,413 20	20.1
Orient	Hartford	1,161,630 00	19,258 24	15,013 94	77.9
Pelican	New York	543,067 00	7,026 15	2,681 51	38.2
Pennsylvania Fire	Philadelphia	5,571,344 00	104,059 46	61,621 54	59.2
Phenix	Brooklyn	921,710 00	15,521 51	20,642 28	133.0
Phœnix	Hartford	6,461,747 00	102,413 71	64,980 92	63.4
Providence-Washington	Providence, R. I.	1,805,464 00	27,431 25	14,764 85	53.8
Queen	New York	4,021,617 00	60,380 59	42,708 87	70.7
Springfield Fire and Marine	Springfield, Mass.	3,007,162 00	50,850 20	26,694 69	52.5
St. Paul Fire and Marine	St. Paul	2,045,775 00	31,528 21	12,997 84	41.2
Teutonia	New Orleans	1,422,487 00	21,755 30	11,008 61	50.6
Thuringia American Fire	New York	1,496,479 00	20,332 60	10,245 95	50.4
Traders	Chicago	996,781 00	12,804 28	2,858 47	22.3
Union	Philadelphia	1,020,956 00	18,041 93	10,561 93	58.5
United States Fire	New York	983,686 00	13,430 02	4,032 50	30.0
Victoria Fire	New York	338,428 00	4,503 64	5 72	.01
Westchester Fire	New York	2,737,654 00	51,318 46	22,509 09	44.3
Williamsburg City Fire	Brooklyn	3,572,226 00	54,447 25	12,801 97	23.5
Totals		$148,203,518 00	$2,266,752 46	$1,229,962 46	54.3

TABLE NO. 5.

Showing the Fire Risks in Force in California on December 31, 1899—Companies of other States.

Name.	Location.	Risks.	Premiums.
Ætna	Hartford	$15,379,884 00	$210,592 74
Agricultural	Watertown, N. Y.	1,558,156 00	25,175 55
American	Newark	3,498,122 00	50,746 62
American	Boston	1,310,671 00	17,736 71
American Central	St. Louis	3,356,084 00	48,180 47
American Fire	Philadelphia	4,504,974 00	75,805 30
American Fire	New York	1,683,528 00	30,377 63
Assurance Co. of America	New York	186,100 00	2,360 00
Boston	Boston	669,361 00	10,219 09
Caledonian American	New York	83,533 00	1,290 10
Commercial Union Fire	New York	234,930 00	2,717 92
Continental	New York	10,991,740 00	186,490 80
Equitable Fire and Marine	Providence, R. I.	1,880,426 00	28,333 60
Fire Association	Philadelphia	5,052,002 00	78,122 12
Franklin Fire	Philadelphia	4,875,843 00	70,400 00
German Alliance	New York	2,212,478 00	33,135 07
German American	New York	13,377,665 00	193,348 31
Girard Fire and Marine	Philadelphia	668,965 00	8,675 50
Greenwich	New York	2,264,279 00	32,127 89
Hanover Fire	New York	5,211,505 00	80,853 42
Hartford Fire	Hartford	22,278,413 00	330,598 46
Home	New York	15,876,415 00	308,481 34
Insurance Co. of North America	Philadelphia	10,273,396 00	145,868 59
Ins. Co. of the State of Penn.	Philadelphia	1,450,720 00	25,980 17
Kings County Fire	New York	193,620 00	1,636 24
Magdeburg Fire	New York	301,867 00	3,953 15
Mercantile Fire and Marine	Boston	811,959 00	11,043 16
Merchants	Newark	3,713,515 00	50,593 96
Merchants	Providence, R. I.	246,610 00	5,005 80
Milwaukee Mechanics	Milwaukee	9,856,416 00	114,748 62
National Fire	Hartford	4,214,408 00	71,214 55
National Standard	New York	131,925 00	1,646 10
Niagara Fire	New York	2,082,430 00	30,408 35
North German Fire	New York	328,472 00	4,075 42
Northwestern National	Milwaukee	14,643,477 00	167,271 89
Norwalk Fire	Norwalk, Conn.	434,390 00	5,351 61
Orient	Hartford	2,472,993 00	35,582 52
Pelican	New York	525,286 00	6,909 45
Pennsylvania Fire	Philadelphia	10,539,314 00	180,896 38
Phenix	Brooklyn	3,788,907 00	142,870 01
Phœnix	Hartford	11,267,919 00	160,476 82
Providence-Washington	Providence, R. I.	2,385,984 00	36,268 70
Queen	New York	6,401,281 00	87,175 45
Springfield Fire and Marine	Springfield, Mass.	3,007,162 00	50,850 20
St. Paul Fire and Marine	St. Paul	3,418,232 00	40,438 77
Teutonia	New Orleans	1,686,949 00	24,276 03
Thuringia American Fire	New York	1,552,985 00	20,962 35
Traders	Chicago	1,205,796 00	15,641 91
Union	Philadelphia	922,432 00	12,087 01
United States Fire	New York	868,578 00	12,315 11
Victoria Fire	New York	338,428 00	4,503 64
Westchester Fire	New York	2,704,803 00	50,702 64
Williamsburg City Fire	Brooklyn	4,005,840 00	60,350 00
Totals		$222,931,168 00	$3,406,875 34

TABLE No. 6.

Showing the Fire Business of Companies of Foreign Countries for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	$5,569,807 00	$85,428 54	$61,197 26	71.6
Alliance	London	5,015,158 00	69,950 73	6,558 83	9.4
Atlas	London	6,383,654 00	91,527 33	62,555 58	68.3
Baloise Fire	Basle, Switzerland	887,226 00	10,348 86	4,652 73	44.9
British America	Toronto	2,255,615 00	37,543 14	15,659 28	41.7
Caledonian	Edinburgh	3,567,798 00	56,252 87	36,011 61	64.0
Commercial Union	London	7,636,872 00	106,397 15	37,433 76	35.1
Hamburg-Bremen	Hamburg	6,173,288 00	91,908 28	36,380 93	39.6
Helvetia Swiss Fire	St. Gall, Switzerland	2,736,611 00	34,631 90	10,394 48	30.0
Imperial	London	4,969,703 00	74,618 71	46,426 70	62.2
Lancashire	Manchester	5,972,223 00	85,521 11	47,250 50	55.3
Law, Union, and Crown	London	2,301,840 00	28,752 58	13,228 37	46.0
Lion Fire	London	2,613,468 00	41,493 95	28,729 39	69.2
Liverpool and London and Globe	Liverpool	15,038,746 00	184,842 65	112,839 91	61.0
London	London	4,103,974 00	56,185 65	29,494 06	52.5
London and Lancashire Fire	Liverpool	13,908,804 00	187,823 09	74,931 45	39.9
Magdeburg Fire	Magdeburg	4,140,216 00	57,258 45	44,993 10	78.4
Manchester Fire	Manchester	5,196,615 00	77,797 80	48,588 39	62.5
New Zealand	Auckland	3,015,391 00	41,564 95	32,443 49	78.0
North British and Mercantile	London	6,258,841 00	95,389 17	39,930 66	41.9
Northern	London	4,103,974 00	56,185 65	29,494 06	52.5
North German Fire	Hamburg	6,506,950 00	91,523 11	18,730 90	20.5
Norwich Union Fire	Norwich, England	6,498,104 00	101,970 08	45,879 38	45.0
Palatine	Manchester	5,897,959 00	96,080 53	22,690 31	23.6
Phœnix	London	6,392,693 00	90,041 95	48,841 68	54.2
Prussian National	Stettin	3,007,611 00	40,217 46	21,488 50	53.4
Royal	Liverpool	9,899,685 00	146,731 58	90,233 38	61.5
Royal Exchange	London	7,945,522 00	107,264 77	51,463 02	47.9
Scottish Union and National	Edinburgh	5,188,346 00	71,408 57	27,054 21	37.9
State Fire	Liverpool	433,890 00	4,438 20	none.	
Sun	London	4,475,598 00	67,171 71	58,504 76	87.1
Svea	Gothenburg, Sweden	4,718,195 00	90,769 63	58,737 52	64.7
Thuringia	Erfurt, Germany	11,931,360 00	162,072 53	77,624 66	47.8
Transatlantic Fire	Hamburg	6,898,321 00	98,329 06	53,739 15	54.7
Union	London	4,619,353 00	58,731 14	42,334 76	72.1
Western	Toronto	3,492,024 00	52,217 49	14,977 68	28.7
Totals		$199,755,435 00	$2,850,390 37	$1,451,494 45	50.9

Table No. 7.

Showing Fire Risks in Force on December 31, 1899—Companies of Foreign Countries—California business.

Name.	Location.	Risks.	Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$9,028,567 00	$121,075 69
Alliance	London	7,196,641 00	107,356 04
Atlas	London	11,187,614 00	145,588 56
Baloise Fire	Basle, Switzerland	1,191,249 00	12,979 81
British America	Toronto	3,036,405 00	49,189 68
Caledonian	Edinburgh	6,556,207 00	101,928 50
Commercial Union	London	11,007,896 00	166,112 91
Hamburg-Bremen	Hamburg	9,628,460 00	142,423 00
Helvetia Swiss Fire	St. Gall, Switzerland	4,202,222 00	49,884 31
Imperial	London	8,475,700 00	120,467 91
Lancashire	Manchester	10,782,204 00	142,408 22
Law, Union, and Crown	London	2,755,463 00	29,060 25
Lion Fire	London	4,436,784 00	66,983 17
Liverpool and London and Globe	Liverpool	21,711,224 00	315,735 43
London	London	7,070,734 00	93,686 51
London and Lancashire Fire	Liverpool	15,193,875 00	205,521 71
Magdeburg Fire	Magdeburg	6,446,249 00	82,514 75
Manchester Fire	Manchester	7,693,250 00	108,968 07
New Zealand	Auckland	6,538,042 00	81,195 55
North British and Mercantile	London	10,818,696 00	153,557 72
Northern	London	7,070,734 00	93,686 51
North German Fire	Hamburg	10,299,050 00	139,590 36
Norwich Union Fire	Norwich, England	9,991,861 00	140,650 44
Palatine	Manchester	6,487,754 00	105,688 58
Phœnix	London	10,459,137 00	143,805 05
Prussian National	Stettin	5,413,827 00	66,870 67
Royal	Liverpool	16,112,194 00	221,191 78
Royal Exchange	London	14,467,070 00	177,670 32
Scottish Union and National	Edinburgh	11,024,693 00	139,222 15
State Fire	Liverpool	433,890 00	4,438 20
Sun	London	8,096,537 00	108,056 67
Svea	Gothenburg, Sweden	5,625,912 00	105,711 92
Thuringia	Erfurt, Germany	14,648,422 00	199,303 00
Transatlantic Fire	Hamburg	9,368,794 00	124,331 34
Union	London	7,056,457 00	87,230 49
Western	Toronto	5,210,164 00	78,152 46
Totals		$306,723,978 00	$4,232,237 73

TABLE NO. 8.

Showing the Business of Marine Companies, for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Alliance	Berlin	$2,900,771 00	$50,943 70	$32,327 10	63.5
Alliance Marine	London	1,686,046 00	18,438 35	1,208 20	6.6
American and Foreign Marine	New York	1,359,839 00	1,215 97	11 66	.1
Baloise	Basle, Switzerland	5,446,837 00	53,786 19	25,366 07	47.1
Boston	Boston	501,534 00	14,229 00	5,598 72	39.3
British and Foreign Marine	Liverpool	24,668,448 00	109,176 76	27,926 94	25.6
Canton	Hong Kong	8,799,909 00	63,767 28	39,842 20	62.5
China Traders	Hong Kong	1,104,356 00	5,026 10	1,671 42	33.2
Commercial Union	London	6,866,937 00	39,739 25	6,200 84	15.6
Fonciere	Paris	6,152,595 00	60,198 85	40,087 44	66.6
Frankfort Marine	Frankfort, Germany	8,344,205 00	105,458 72	65,602 89	62.2
Helvetia General	St. Gall, Switzerland	5,446,838 00	53,786 19	25,366 07	47.1
Imperial Marine	Tokio	2,124,440 00	26,702 04	21,191 68	79.4
Indemnity Mutual Marine	London	1,530,381 00	18,146 47	7,332 05	40.4
Insurance Company of North America	Philadelphia	2,971,951 00	39,194 50	23,974 37	61.2
London	London	1,394,329 00	17,397 35	8,687 12	49.9
London and Provincial Marine and General	London	1,456,992 00	19,004 33	5,430 85	28.6
Mannheim	Mannheim	1,370,825 00	2,601 84	8,731 03	335.6
Man On	Hong Kong	534,443 00	1,933 38	none.	----------
Marine	London	2,098,402 00	31,014 35	3,147 36	10.2
Maritime	Liverpool	2,275,400 00	49,031 43	38,401 66	78.3
Munich	Munich	2,900,771 00	50,943 70	32,327 10	63.5
New Zealand	Auckland	1,937,383 00	28,445 46	23,764 51	83.6
Nippon Sea and Land	Osaka	2,033,315 00	53,875 53	39,340 36	73.1
North China	Shanghai	10,367,208 00	24,005 58	23,118 33	96.3
Ocean Marine	London	7,354,937 00	16,558 27	1,299 85	7.8
Po On	Hong Kong	160,187 00	542 00	none.	----------
Providence-Washington	Providence, Rhode Island	1,573,680 00	23,208 59	12,875 78	55.5
Prussian National	Stettin	599,712 00	2,493 57	1,148 71	46.1
Reliance Marine	Liverpool	638,735 00	8,753 23	1,472 02	16.8
Royal Exchange	London	4,042,229 00	2,578 22	none.	----------
Sea	Liverpool	780,003 00	11,284 16	1,705 00	15.1
Standard Marine	Liverpool	6,527,047 00	39,799 38	3,069 76	7.7
St. Paul Fire and Marine	St. Paul	1,224,283 00	22,650 19	11,923 04	52.6
Switzerland Marine	Zurich	5,446,837 00	53,786 19	25,366 08	47.1
Thames and Mersey	Liverpool	2,906,380 00	48,729 38	20,492 22	42.1

TABLE No. 8—Continued.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.	Ratio of Losses to Premiums.
Union Marine	Liverpool	$1,065,450 00	$17,001 40	$1,620 56	9.5
Universo Marine	Milan, Italy	477,543 00	12,268 70	5 043 31	41.1
Western	Toronto	1,961,836 00	55,004 58	48,719 89	88.6
Wilhelma	Magdeburg	2,742,429 00	24,379 50	20,698 90	84.9
Yangtse	Shanghai	7,119,491 00	27,344 51	32,294 84	118.1
Totals		$150,894,934 00	$1,304,444 19	$694,385 93	53.2

TABLE NO. 9.

Showing Marine Risks in Force on December 31, 1899—California business.

Name.	Location.	Risks.	Premiums.
Alliance	Berlin	$414,464 00	$19,893 25
Alliance Marine	London	570,366 00	9,195 84
American and Foreign Marine	New York	10,000 00	62 50
Baloise	Basle, Switzerland	636,478 00	21,805 83
Boston	Boston	161,581 00	10,676 19
British and Foreign Marine	Liverpool	2,442,531 00	30,173 18
Canton	Hong Kong	759,122 00	30,155 05
China Traders	Hong Kong	185,790 00	467 77
Commercial Union	London	1,168,122 00	13,116 60
Fonciere	Paris	1,072,112 00	36,715 40
Frankfort Marine	Frankfort, Ger.	1,195,933 00	34,722 10
Helvetia General	St. Gall, Switzerland	636,478 00	21,805 83
Imperial Marine	Tokio	379,679 00	18,696 85
Indemnity Mutual Marine	London	539,958 00	9,965 84
Insurance Company of North America	Philadelphia	614,638 00	25,480 84
London	London	292,760 00	4,315 33
London & Provincial Marine and Gen.	London	872,263 00	11,374 92
Mannheim	Mannheim	none.	none.
Man On	Hong Kong	61,242 00	172 37
Marine	London	1,210,025 00	17,809 76
Maritime	Liverpool	777,901 00	29,998 03
Munich	Munich	414,464 00	19,893 25
New Zealand	Auckland	543,632 00	19,147 62
Nippon Sea and Land	Osaka	729,965 00	34,610 30
North China	Shanghai	431,391 00	4,135 98
Ocean Marine	London	341,220 00	4,696 67
Po On	Hong Kong	14,700 00	35 70
Providence-Washington	Providence, R. I.	327,757 00	14,718 11
Prussian National	Stettin	6,060 00	29 30
Reliance Marine	Liverpool	235,485 00	3,392 94
Royal Exchange	London	none.	none.
Sea	Liverpool	395,036 00	5,812 69
Standard Marine	Liverpool	752,962 00	9,956 28
St. Paul Fire and Marine	St. Paul	172,135 00	10,101 52
Switzerland Marine	Zurich	636,479 00	21,805 85
Thames and Mersey	Liverpool	1,289,003 00	30,829 61
Union Marine	Liverpool	522,770 00	9,520 14
Universo Marine	Milan, Italy	204,134 00	9,068 10
Western	Toronto	747,949 00	36,724 58
Wilhelma	Magdeburg	430,989 00	7,665 70
Yangtse	Shanghai	409,124 00	4,616 39
Totals		$21,606,698 00	$593,364 21

TABLE NO. 10.

Showing New Policies Written during the year, Policies Renewed, and Amount of Policies in Force on December 31, 1899, of Life Insurance Companies doing business in California—California business.

Name.	Location.	New Policies Written.			Policies Renewed.			Policies in Force December 31, 1899.		Losses and Endowments Paid.
		No.	Amount.	Premium.	No.	Amount.	Premium.	No.	Amount.	
Pacific Mutual Life	San Francisco	933	$1,527,588 00	$60,292 96	2,902	$6,867,312 00	$266,043 62	3,870	$8,690,520 00	$150,194 00
Ætna Life	Hartford	133	318,000 00	16,780 64	766	1,888,456 00	67,997 59	1,091	2,380,553 00	47,934 00
Connecticut Mutual Life	Hartford	321	659,500 00	22,982 34	1,496	3,914,400 00	139,595 07	2,232	5,325,039 00	132,257 93
Equitable Life	New York	1,280	3,517,332 00	142,610 03	4,324	14,108,217 00	550,710 15	6,504	19,277,149 00	324,157 44
Germania Life	New York	595	1,062,250 00	40,436 23	880	2,433,500 00	102,342 02	1,711	4,196,554 00	151,108 56
Home Life	New York	273	503,980 00	19,183 34	715	1,710,000 00	66,550 82	1,051	2,231,807 00	20,750 00
Manhattan Life	New York	232	704,716 00	39,662 21	899	2,865,000 00	109,093 41	1,446	4,052,152 00	64,616 00
Massachusetts Mutual Life	Springfield	115	226,000 00	8,223 04	366	748,500 00	26,412 20	481	974,500 00	22,500 00
Mutual Life	New York	1,953	4,657,485 00	233,068 01	6,626	20,986,200 00	877,120 69	9,966	28,682,251 00	567,521 74
Mutual Benefit Life	Newark	233	661,500 00	30,254 94	1,189	4,053,365 00	154,575 79	1,539	5,009,769 00	58,482 55
National Life	Montpelier, Vt.	186	437,000 00	14,434 30	971	2,122,038 00	76,910 86	1,157	2,559,038 00	25,500 00
New England Mutual Life	Boston	629	1,036,000 00	40,418 15	2,271	5,511,500 00	204,911 96	3,419	7,155,167 00	138,165 00
New York Life	New York	1,642	3,631,385 00	152,493 05	4,988	17,317,418 00	604,737 14	7,554	22,643,875 00	394,901 74
Northwestern Mutual Life	Milwaukee	669	1,628,910 00	69,775 38	3,477	8,529,543 00	255,687 27	4,483	10,728,574 00	129,665 00
Penn Mutual Life	Philadelphia	654	1 991,350 00	63,889 14	1,515	4,326,200 00	148,312 83	2,169	6,317,550 00	32,107 71
Phœnix Mutual Life	Hartford	151	312,500 00	12,489 53	172	315,994 00	11,797 24	323	628,494 00	19,327 00
Provident Savings Life	New York	106	204,220 00	4,536 04	512	1,375,319 00	36,952 70	612	1,571,539 00	38,479 42
Security Trust and Life	Philadelphia	3	12,500 00	195 10	none.				none.	
Travelers	Hartford	147	363,500 00	11,731 40	629	1,608,817 00	53,961 34	786	1,987,317 00	32,000 00
Union Central Life	Cincinnati	109	298,464 00	11,222 80	523	1,235,567 00	43,329 06	632	1,534,031 00	13,903 00
Union Mutual Life	Portland, Me.	533	830,166 00	32,212 96	1,287	2,208,446 00	73,813 13	1,948	3,246,955 00	62,605 77
Washington Life	New York	102	247,829 00	5,970 54	258	645,171 00	21,712 07	430	907,554 00	11,366 52
Totals		10,999	$24,832,175 00	$1,032,862 13	36,766	$104,770,963 00	$3,892,566 96	53,404	$140,100,388 00	$2,437,543 38

Table No. 11.

Showing the Business of Accident Insurance Companies, for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
Ætna Life	Hartford	$6,623,700 00	$18,332 64	$3,711 17
Employers Liability	London	1,815,000 00	9,072 83	31,414 47
Fidelity and Casualty	New York	11,263,950 00	35,104 27	24,643 78
Frankfort American	New York	30,000 00	112 00	none.
Frankfort Marine and Accident	Frankfort, Ger.	1,707,000 00	12,936 53	9,216 12
London Guarantee and Accident	London	879,500 00	3,501 85	1,113 65
Maryland Casualty	Baltimore	462,500 00	838 93	353 21
New Amsterdam Casualty	New York	43,500 00	197 00	none.
Pacific Mutual Life	San Francisco	14,344,850 00	105,623 33	34,809 60
Preferred Accident	New York	14,938,500 00	30,410 00	15,431 84
Standard Life and Accident	Detroit	4,309,500 00	21,633 18	8,821 69
Travelers	Hartford	13,590,150 00	40,656 54	6,918 28
Totals		$70,008,150 00	$278,419 10	$136,433 81

Table No. 12.

Showing the Business of Employers Liability Insurance Companies, for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
Employers Liability	London	$1,515,000 00	$55,977 57	$21,026 54
Fidelity and Casualty	New York	1,830,000 00	10,540 48	3,201 10
Frankfort Marine and Accident	Frankfort, Ger.	6,750,000 00	62,079 95	23,312 94
London Guarantee and Accident	London	1,080,000 00	7,354 73	2,121 85
Maryland Casualty	Baltimore	526,000 00	10,083 51	426 67
New Amsterdam Casualty	New York	230,000 00	2,539 65	none.
Standard Life and Accident	Detroit	280,000 00	2,345 94	1,785 33
Totals		$12,211,000 00	$150,921 83	$51,874 43

Table No. 13.

Showing the Fidelity and Surety Business for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
American Surety	New York	$9,331,238 00	$33,487 31	$6,228 25
City Trust, Safe Deposit & Surety	Philadelphia	12,250 00	47 50	none.
Employers Liability	London	123,000 00	727 50	none.
Fidelity and Casualty	New York	354,100 00	3,934 65	none.
Fidelity and Deposit	Baltimore	12,389,416 00	39,126 05	2,779 43
National Surety	New York	13,348,393 00	30,785 07	1,227 15
Pacific Surety	San Francisco	7,448,383 00	30,021 55	4,419 53
United States Fidelity and Guaranty	Baltimore	5,172,000 00	17,586 94	3,495 13
Totals		$48,178,780 00	$155,716 57	$18,149 49

TABLE No. 14.

Showing Plate Glass Insurance for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
Fidelity and Casualty	New York	$155,557 00	$2,705 56	$614 95
Frankfort Marine and Accident	Frankfort, Ger.	491,265 00	3,364 88	1,766 47
Lloyds Plate Glass	New York		2,204 62	748 38
Maryland Casualty	Baltimore	4,218 12	133 40	none.
Metropolitan Plate Glass	New York		2,022 41	1,120 98
New York Plate Glass	New York		6,327 19	3,256 31
Pacific Surety	San Francisco	28,819 66	864 59	383 50
Totals			$17,622 95	$7,890 59

TABLE No. 15.

Showing Steam Boiler Insurance for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
Fidelity and Casualty	New York	$580,800 00	$2,809 15	none.
Frankfort American	New York	221,666 00	835 00	none.
Hartford Steam Boiler	Hartford	1,854,633 00	14,933 89	$405 00
Maryland Casualty	Baltimore	90,000 00	617 75	195 00
Pacific Surety	San Francisco	804,000 00	4,588 25	none.
Totals		$3,551,099 00	$23,784 04	$600 00

TABLE No. 16.

Showing Burglary Insurance for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
Fidelity and Casualty	New York	$523,483 00	$5,467 88	$466 00
New Amsterdam Casualty	New York	51,283 00	444 00	none.
Totals		$574,766 00	$5,911 88	$466 00

TABLE No. 17.

Showing Title Insurance for the year 1899—California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
California Title Ins. and Trust	San Francisco	$4,340,299 00	$54,687 25	$313 35
Title Insurance and Trust	Los Angeles	1,237,145 00	6,000 50	none.
Totals		$5,577,444 00	$60,687 75	$313 35

TABLE No. 18.

Showing Credit Indemnity Insurance for the year 1899--California business.

Name.	Location.	Amount Written.	Premiums on Same.	Losses Paid.
American Credit Indemnity	New York	$159,000 00	$9,500 00	$9,390 84
Ocean Accident and Guarantee	London	18,000 00	1,025 00	none.
Totals		$177,000 00	$10,525 00	$9,390 84

TABLE No. 19.

Showing the Business of Assessment, Life, and Sick Benefit Insurance Companies, for the year 1899—California business.

Name.	Location.	New Policies Written.			Policies Renewed.			Policies in Force December 31, 1899.		Losses Paid.
		No.	Amount.	Annual Charges on Same.	No.	Amount.	Annual Charges on Same.	No.	Amount.	
Bankers Life Association	Des Moines	328	$656,000 00	$1,649 20	1,843	$3,686,000 00	$37,025 28	2,171	$4,342,000 00	$26,000 00
Fidelity Mutual Aid Ass'n.	San Francisco	1,908	2,086,500 00	34,701 65	980	1,058,000 00	18,453 57	1,562	1,401,000 00	4,723 99
Ministerial Life	Los Angeles	589	809,400 00	17,830 20	533	686,500 00	14,190 42	1,084	1,439,400 00	12,250 00
Mutual Reserve Fund Life Association	New York	175	496,500 00	7,825 34	1,124	3,572,650 00	96,871 15	1,299	4,069,150 00	141,408 85
Northwestern Life Ass'n	Minneapolis	97	183 000 00	3,464 33	214	468,000 00	8,138 39	311	651,000 00	5,000 00
Pacific States Life	San Francisco	30	50,000 00	1,597 00	169	233,500 00	4,420 80	191	275,000 00	none.
Totals		3,127	$4,281,400 00	$67,067 72	4,863	$9,704,650 00	$179,099 61	6,618	$12,177,550 00	$189,382 84

TABLE NO. 20.

Showing year of organization, location, names of President, Secretary, and Agent or Attorney for California, and date of certificate of authority issued by Insurance Commissioner, and date of commencement of business in California, of all Insurance Companies authorized to transact business, on Dec. 31, 1899.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1863.	Fireman's Fund	San Francisco	Wm. J. Dutton	B. Faymonville		June 24, 1868	June 18, 1863
1864.	Home Mutual	San Francisco	Wm. J. Dutton	Stephen D. Ives		June 24, 1868	Dec. 13, 1864
1825.	Aachen and Munich Fire	Aix-la-Chapelle	Weed & Kennedy, U. S.	Managers	Cesar Bertheau	April 21, 1893	April 21, 1893
1819.	Ætna	Hartford	Wm. B. Clark	Wm. H. King	Boardman & Spencer	June, 1868	June 20, 1865
1853.	Agricultural	Watertown, N. Y.	A. H. Sawyer	W. H. Stevens	Edw. Brown & Sons	Aug. 17, 1897	Aug. 2, 1876
1890.	Alliance	Berlin	Carl Thieme	P. Vonder Wahmer	Gutte & Frank	Dec. 22, 1892	Dec. 22, 1892
1824.	Alliance	London	Weed & Kennedy, U. S.	Managers	C. F. Mullins	June 2, 1892	June 2, 1892
1824.	Alliance Marine	London	Lord Rothschild	Douglas Owen	J. J. Moore & Co.	May 28, 1881	May 28, 1881
1846.	American	Newark	E. O. Doremus	J. H. Worden	L. B. Edwards	Aug. 14, 1896	Aug. 13, 1883
1818.	American	Boston	Francis Peabody	H. S. Bean	Baggs & Stovel	Dec. 23, 1897	Dec. 23, 1897
1853.	American Central	St. Louis	Geo. T. Cram	Jno. H. Adams	Chas. Christensen	April 15, 1874	April 15, 1874
1810.	American Fire	Philadelphia	T. H. Montgomery	Richd. Maris	Edwd. Brown & Son	Oct. 31, 1872	Oct. 31, 1872
1857.	American Fire	New York	Geo. S. A. Young	W. S. Alley	L. B. Edwards	Sept. 16, 1899	Feb. 18, 1887
1896.	American and Foreign Marine	New York	L. A. Wight	J. E. Hoffman	Balfour, Guthrie & Co.	July 21, 1898	July 21, 1898
1897.	Assurance Co. of America	New York	R. C. Rathbone	R. B. Rathbone	W. S. Davis	July 9, 1897	July 9, 1897
1808.	Atlas	London	C. A. Prescott	S. J. Pipkin	F. J. Devlin	Aug. 15, 1885	Aug. 15, 1885
1864.	Baloise	Basle	R. Iselin	T. Kaden	Syz & Co.	Nov. 28, 1876	Nov. 28, 1876
1863.	Baloise Fire	Basle	Weed & Kennedy, U. S.	Managers	Syz & Co.	Dec. 30, 1890	Dec. 30, 1890
1873.	Boston	Boston	R. B. Fuller	Tho. H. Lord	Geo. H. Tyson	Aug. 22, 1882	Aug. 22, 1882
1833.	British America	Toronto	Geo. A. Cox	P. H. Sims	Davis & Watson	Mar. 11, 1875	Mar. 11, 1875
1863.	British and Foreign Marine	Liverpool	Tho. Chilton	A. McNeil	Balfour, Guthrie & Co.	Oct. 10, 1868	Aug. 25, 1864
1805.	Caledonian	Edinburgh	Chas. H. Post, U. S.	Managers	L. B. Edwards	July 24, 1885	July 24, 1885
1897.	Caledonian American	New York	Chas. H. Post	N. A. McNeil	W. Loaiza	Dec. 21, 1898	Dec. 21, 1898
1881.	Canton	Hong Kong	J. J. Keswick	Geo. T. Veitch	Parrott & Co.	June 21, 1882	June 21, 1882
1865.	China Traders	Hong Kong	A. J. Raymond	H. P. Wadman	Williams, Dimond & Co.	Sept. 1, 1871	Sept. 4, 1871
1861.	Commercial Union	London	C. F. Mullins, U. S.	Manager	C. F. Mullins	June 22, 1870	June 22, 1870
1890.	Commercial Union Fire	New York	A. H. Wray	C. J. Holman	C. F. Mullins	June 1, 1896	June 1, 1896
1852.	Continental	New York	F. C. Moore	E. Lanning	J. D. Maxwell	Sept. 21, 1872	Sept. 21, 1872
1859.	Equitable Fire and Marine	Providence	F. W. Arnold	J. E. Tillinghast	W. J. Dutton	June 28, 1890	June 28, 1890
1820.	Fire Association	Philadelphia	E. C. Irvin	B. T. Herkness	T. C. Shankland	Dec. 9, 1873	Dec. 9, 1873
1879.	Fonciere	Paris	G. Robert	C. F. Mallet	Mann & Wilson	Nov. 20, 1880	Nov. 20, 1880
1865.	Frankfort Marine	Frankfort, Germany	F. Gerson	P. Dumcke	Voss, Conrad & Co.	June 26, 1890	June 26, 1890
1829.	Franklin Fire	Philadelphia	J. W. McAllister	E. T. Cresson	E. E. Potter	May 15, 1885	May 15, 1885
1897.	German Alliance	New York	A. A. Strohn	C. G. Smith	Geo. H. Tyson	Mar. 8, 1897	Mar. 8, 1897
1872.	German-American	New York	W. N. Kremer	Chas. G. Smith	Geo. H. Tyson	Oct. 10, 1873	Oct. 10, 1873
1853.	Girard Fire and Marine	Philadelphia	A. S. Gillette	E. F. Merrill	G. W. McNear	Sept. 23, 1872	Sept. 23, 1872
1834	Greenwich	New York	M. A. Stone	W. B. Ward	Tom C. Grant	June 10, 1890	June 10, 1890
1854.	Hamburg-Bremen	Hamburg	F. O. Affeld, U. S. Manager		R. Herold Jr.	Sept. 26, 1868	May 4, 1862
1852.	Hanover Fire	New York	I. Remsen Lane	C. A. Shaw	Cesar Bertheau	Oct. 25, 1869	Oct. 25, 1869
1810.	Hartford Fire	Hartford	Geo. L. Chase	P. C. Royce	H. K. Belden	Jan. 17, 1870	Jan. 17, 1870
1858.	Helvetia General	St. Gall	F. Haltmayer	M. J. Grossmann	Syz & Co.	Nov. 26, 1876	Nov. 26, 1876

1861	Helvetia Swiss Fire	St. Gall	Weed & Kennedy, U. S.	Managers	Syz & Co.	Dec. 6, 1876	Dec. 6, 1876
1853	Home	New York	D. A. Heald	T. B. Greene	Harry L. Roff	Nov. 13, 1868	Nov. 13, 1868
1803	Imperial	London	J. J. Courtney, U. S.	Manager	Wm. J. Landers	Sept. 26, 1868	May 1, 1862
1893	Imperial Marine	Tokio	M. Takei		Macondray & Co.	June 20, 1898	June 20, 1898
1824	Indemnity Mutual Marine	London	J. N. Buller	John T. Mainland	Evan C. Evans	Oct. 11, 1888	Oct. 11, 1888
1794	Ins. Co. of North America	Philadelphia	Chas. Platt	G. E. Fryer	Jas. D. Bailey	Oct. 11, 1872	Oct. 11, 1872
1794	Ins. Co. of the State of Penn.	Philadelphia	G. G. Crowell	A. B. Earle	W. J. Dutton	Feb. 15, 1878	Feb. 15, 1878
1852	Lancashire	Manchester	E. Litchfield, U. S.	Manager	Mann & Wilson	July 10, 1871	July 10, 1871
1825	Law, Union, and Crown	London	Hall & Henshaw, U. S.	Managers	Catton, Bell & Co.	July 13, 1898	July 13, 1898
1879	Lion Fire	London	Jas. H. Brewster, Asst.	Manager	Wm. J. Landers	April 12, 1880	April 12, 1880
1836	Liverpool and London and Globe	Liverpool	H. W. Eaton, U. S. Man	ager	Chas. D. Haven	Sept. 26, 1868	May 1, 1862
1720	London	London	Chas. L. Case, U. S. Man	ager	Geo. F. Grant	Aug. 28, 1872	Aug. 28, 1872
1861	London and Lancashire	Liverpool	A. G. McIlwaine, Jr., U.	S. Manager	Wm. Macdonald	Nov. 6, 1879	Nov. 6, 1879
1860	London and Provincial Marine	London	F. W. Lunau	H. S. B. Cooley	Girvin & Eyre	April 3, 1879	April 3, 1879
1858	Kings County Fire	New York	Frank Lock	E. S. Terhune	Frank J. Devlin	Oct. 11, 1899	Oct. 11, 1899
1844	Magdeburg Fire	Magdeburg	H. Vatke	R. Berndt	Gutte & Frank	Sept. 6, 1886	Sept. 6, 1886
1897	Magdeburg Fire	New York	E. F. Miethke	Ad. Dohmeyer	Gutte & Frank	May 24, 1898	May 24, 1898
1824	Manchester Fire	Manchester	Geo. O. A. Young, U. S.	Manager	L. B. Edwards	April 22, 1880	April 22, 1880
1879	Mannheim	Mannheim	J. T. Hermann, U. S.	Manager	Hooper & Beede	Nov. 10, 1884	Nov. 10, 1884
1881	Man On	Hong Kong	Ko Shun Kam	Chan Tseung Fat	Wing Tuck & Co.	Oct. 31, 1881	Oct. 31, 1881
1836	Marine	London	Harry Mosenthal	H. G. R. Maughan	G. W. McNear	Sept. 14, 1877	Sept. 14, 1877
1864	Maritime	Liverpool	Thos. Comber	J. C. Nicholson	Livingston & Smith	July 3, 1874	July 3, 1874
1823	Mercantile Fire and Marine	Boston	Geo. R. Rogers	Jas. Simpson	Baggs & Stovel	Mar. 3, 1898	Mar. 3, 1898
1858	Merchants	Newark	G. Lee Stout	W. H. Guerin	G. W. McNear	Jan. 1, 1882	Jan. 1, 1882
1852	Milwaukee Mechanics	Milwaukee	Wm. L. Jones	G. W Grossenbach	L. L. Bromwell	April 12, 1894	April 12, 1894
1880	Munich	Munich	Carl Thieme	C. Schreiner	Gutte & Frank	Dec. 22, 1892	Dec. 22, 1892
1871	National Fire	Hartford	J. Nichols	E. G. Richards	Geo. D. Dornin	Aug. 5, 1884	Aug. 5, 1884
1896	National Standard	New York	E. C. Converse	R. B. Rathbone	W. S. Davis	July 9, 1897	July 9, 1897
1859	New Zealand	Auckland	W. P. Thomas, U. S. Man	ager	W. P. Thomas	Mar. 27, 1875	Mar. 27, 1875
1850	Niagara Fire	New York	H. Herrick	Geo. W. Dewey	W. Loaiza & Co.	Oct. 18, 1878	Oct. 18, 1878
1893	Nippon Sea and Land	Osaka	Naoharu Kataoka	Seigio Kitadai	Parrott & Co.	April 19, 1897	April 18, 1897
1809	North British and Mercantile	London	E. G. Richards, U. S.	Manager	Tom C. Grant	Sept. 26, 1868	Oct. 13, 1862
1863	North China	Shanghai	W. D. Little	W. G. Bayne	Macondray & Co.	June 13, 1876	June 13, 1876
1836	Northern	London	H. J. Lubbock	H. E. Wilson	Geo. F. Grant	Sept. 26, 1868	May 1, 1862
1868	North German Fire	Hamburg	Adolph Loeb, U. S. Man	ager	Walter Speyer	Sept. 20, 1877	Sept. 20, 1877
1899	North German Fire	New York	C. Perger	E. Harbers	Walter Speyer	June 8, 1899	June 8, 1899
1869	Northwestern National	Milwaukee	Alfred James	A. F. James	G. W. Turner	Feb. 27, 1889	Feb. 27, 1889
1859	Norwalk Fire	Norwalk, Conn.	A. G. McIlwaine, Jr.	F. E. Shaw	Wm. Macdonald	Mar. 1, 1897	Mar. 1, 1897
1797	Norwich Union Fire	Norwich, Eng.	F. A. Cubitt	C. A. B. Bignold	W. H. Lowden	July 13, 1877	July 13, 1877
1859	Ocean Marine	London	H. J. Jourdain	Alfred Price	H. M. Newhall & Co.	June 20, 1890	June 20, 1890
1867	Orient	Hartford	C. B. Whiting	J. M. Taintor	F. W. Dickson	Mar. 10, 1891	Mar. 10, 1891
1886	Palatine	Manchester	Wm. Wood, U. S. Man	ager	Chas. A. Laton	April 13, 1891	April 13, 1891
1825	Pennsylvania Fire	Philadelphia	R. D. Benson	W. G. Crowell	T. Edw. Pope	Dec. 20, 1875	Dec. 20, 1875
1853	Phenix	Brooklyn	Geo. P. Sheldon	W. A. Wright	H. M. Spencer	Nov. 9, 1868	Aug. 25, 1864
1851	Phœnix	Hartford	D. W. C. Skilton	E. Milligan	H. Folger	July 16, 1868	June 29, 1863
1782	Phœnix	London	A. D. Irving, U. S. Man	ager	Butler & Haldan	Dec. 22, 1879	Dec. 22, 1879
1899	Pelican	New York	A. D. Irving	A. D. Irving, Jr.	Butler & Haldan	May 17, 1899	May 17, 1899
1895	Po On	Hong Kong	Chu Shan Chu	Un Lai Chuen	Lui Mon	Dec. 11, 1896	Dec. 11, 1896
1799	Providence-Washington	Providence	J. H. De Wolf	E. L. Watson	Butler & Haldan	Dec. 31, 1874	Dec. 31, 1874
1845	Prussian National	Stettin	Theo. W. Letton, U. S.	Manager	W. Loaiza & Co.	Nov. 15, 1881	Nov. 15, 1881
1891	Queen	New York	J. A. Macdonald	G. W. Burchell	Rolla V. Watt	Oct. 12, 1891	Oct. 12, 1891
1881	Reliance	Liverpool	W. Blain	W. B. Broadbent	Henry Lund & Co.	Dec. 19, 1881	Dec. 19, 1881
1845	Royal	Liverpool	E. F. Beddall, U. S. Man	ager	Rolla V. Watt	June 23, 1869	June 23, 1869

TABLE No. 20—Continued.

Year Organized.	Name.	Location.	President.	Secretary.	Agent for California.	Date of Certificate Issued by Insurance Commissioner.	Commenced Business in California.
1720	Royal Exchange	London	H. F. Tiarks	W. N. Whymper	F. W. Dickson	Mar. 20, 1891	Mar. 20, 1891
1824	Scottish Union and National	Edinburgh	Jas. H. Brewster, Asst.	U. S. Manager	R. C. Medcraft	July 19, 1881	July 19, 1881
1875	Sea	Liverpool	Jas. Barrow	W. A. Edwards	Meyer, Wilson & Co.	July 19, 1876	July 19, 1876
1849	Springfield Fire and Marine	Springfield, Mass.	A. W. Damon	S. J. Hall	Geo. D. Dornin	April 6, 1881	April 6, 1881
1871	Standard Marine	Liverpool	J. Williamson	John Gick	J. D. Spreckels & Bro.	June 28, 1881	June 28, 1881
1891	State Fire	Liverpool	Hall & Henshaw, U. S.	Managers	W. Macdonald	Nov. 1, 1899	Nov. 1, 1899
1865	St. Paul Fire and Marine	St. Paul	C. H. Bigelow	A. W. Perry	C. Christensen	Sept. 23, 1872	Sept. 23, 1872
1710	Sun Fire	London	J. J. Guile, U. S. Manager		J. B. F. Davis & Son	Feb. 26, 1886	Feb. 26, 1886
1866	Svea	Gothenburg	O. Wijk	M. Olbers	Edw. Brown & Sons	Sept. 22, 1884	Sept. 22, 1884
1869	Switzerland Marine	Zurich	R. Naef	H. Knorr	Syz & Co.	Oct. 7, 1874	Oct. 7, 1874
1871	Teutonia	New Orleans	Albert Noll	Geo. Meyer	Mann & Wilson	April 18, 1879	April 18, 1879
1860	Thames and Mersey	Liverpool	H. W. Hind	J. Kidman	W. G. Harrison	Aug. 21, 1876	Aug. 21, 1876
1853	Thuringia	Erfurt	M. Ludewig	Ernst Lange	Voss, Conrad & Co.	Nov. 16, 1896	Nov. 13, 1896
1898	Thuringia American Fire	New York	M. Ludewig	J. M. Smith	Voss, Conrad & Co.	Aug. 29, 1898	Aug. 29, 1898
1865	Traders	Chicago	E. Buckingham	R. J. Smith	Chas. A. Laton	June 6, 1873	June 6, 1873
1872	Transatlantic Fire	Hamburg	Adolph Loeb, U. S. Manager		V. C. Driffield	Aug. 2, 1872	Aug. 2, 1872
1804	Union	Philadelphia	C. S. Hollinshead	E. R. Dannels	T. Edw. Pope	Oct. 11, 1880	Oct. 11, 1880
1714	Union	London	Hall & Henshaw, U. S.	Managers	Catton, Bell & Co.	May 20, 1889	May 20, 1889
1863	Union Marine	Liverpool	T. B. Royden	J. S. Allen	E. L. Woods	July 3, 1874	July 3, 1874
1824	United States Fire	New York	W. W. Underhill	S. M. Craft	G. W. McNear	Feb. 27, 1899	Feb. 27, 1899
1889	Universo Marine	Milan, Italy	L. Loria	C. Vuilliomenet	Mann & Wilson	Nov. 27, 1889	Nov. 27, 1889
1896	Victoria Fire	New York	H. H. Hall	E. K. Beddall	Cotton, Bell & Co.	Mar. 14, 1899	Mar. 14, 1899
1837	Westchester Fire	New York	G. R. Crawford	M. O. Brown	G. M. Mitchell	Mar. 20, 1885	Mar. 20, 1885
1851	Western	Toronto	Geo. A. Cox	C. C. Foster	Davis & Watson	Jan. 12, 1877	Jan. 12, 1877
1872	Wilhelma	Magdeburg		Th. Damman	Gutte & Frank	Aug. 31, 1878	Aug. 31, 1878
1853	Williamsburg City Fire	Brooklyn	M. S. Driggs	F. H. Way	E. E. Potter	Feb. 12, 1881	Feb. 12, 1881
1862	Yangtse	Shanghai	Jas. M. Young	W. S. Jackson	Balfour, Guthrie & Co.	Oct. 23, 1868	Sept. 14, 1866
1867	Pacific Mutual Life	San Francisco	Geo. A. Moore	J. N. Patton		June 24, 1868	Jan. 2, 1868
1820	Ætna Life	Hartford	M. G. Bulkeley	J. L. English	H. B. Houghton	Mar. 12, 1879	Mar. 12, 1879
1846	Connecticut Mutual Life	Hartford	J. L. Greene	H. H. White	A. K. P. Harmon	June 21, 1880	June 21, 1880
1859	Equitable Life	New York	Jas. W. Alexander	W. Alexander	A. M. Shields	July 9, 1878	July 9, 1878
1860	Germania Life	New York	C. Doremus	H. Cillis	W. A. Jacobs	Feb. 11, 1879	Feb. 11, 1879
1860	Home Life	New York	George E. Ide	E. W. Gladwin	W. H. Dunphy	Oct. 11, 1887	Oct. 11, 1887
1850	Manhattan Life	New York	H. B. Stokes	Wm. C. Frazee	John Landers	Aug. 2, 1878	Aug. 2, 1878
1851	Massachusetts Mutual Life	Springfield	John A. Hall	H. M. Phillips	C. M. T. Parker	May 20, 1891	May 20, 1891
1842	Mutual Life	New York	R. A. McCurdy	W. J. Easton	A. B. Forbes	July 1, 1878	July 1, 1878
1845	Mutual Benefit Life	Newark	Amzi Dodd	E. L. Dobbins	James Munsell, Jr.	Sept. 7, 1880	Sept. 7, 1880
1848	National Life	Montpelier	Charles Dewey	O. D. Clark	G. M. Stolp	June 21, 1886	June 21, 1886
1835	New England Mutual Life	Boston	B. F. Stevens	S. F. Trull	H. K. Field	Sept. 26, 1868	June 17, 1867
1841	New York Life	New York	John A. McCall	C. C. Whitney	Chas. A. McLane	Aug. 20, 1878	Aug. 20, 1878
1857	Northwestern Mutual Life	Milwaukee	H. L. Palmer	J. W. Skinner	C. M. Smith	May 31, 1882	May 31, 1882
1847	Penn Mutual Life	Philadelphia	H. F. West	H. C. Brown	E. H. Hart	Feb. 24, 1888	Feb. 24, 1888
1851	Phœnix Mutual Life	Hartford	J. B. Bunce	C. H. Laurence	J. W. Hicks	Aug. 26, 1880	Aug. 26, 1880
1875	Provident Savings Life	New York	E. W. Scott	W. E. Stevens	C. C. Gross	Oct. 17, 1888	Oct. 17, 1888

1895	Security Trust and Life	Philadelphia	R. E. Pattison	E. S. Bartlett	M. J. Green	Sept. 11, 1899	Sept. 11, 1899
1863	Travelers	Hartford	J. G. Batterson	J. E. Morris	W. W. Haskell	July 19, 1878	July 19, 1878
1867	Union Central Life	Cincinnati	J. M. Pattison	E. P. Marshall	Chas. W. Mills	Feb. 25, 1885	Feb. 25, 1885
1848	Union Mutual Life	Portland	F. E. Richards	J. Frank Lang	W. C. Leavitt	Sept. 11, 1868	Sept. 11, 1868
1860	Washington Life	New York	W. A. Brewer, Jr.	G. H. Brewer	H. Perrin	Feb. 5, 1881	Feb. 5, 1881
1879	Bankers Life Association	Des Moines	E. A. Temple	A. C. Stilson	E. F. Delger	July 10, 1891	July 10, 1891
1898	Decimal Mutual Life	San Francisco	W. H. Busch	W. S. Pardy		Nov. 10, 1898	Nov. 10, 1898
1888	Fidelity Mutual Aid Ass'n	San Francisco	C. W. Nevin	J. L. M. Shetterley		May 15, 1891	May 15, 1891
1896	Ministerial Life	Los Angeles	D. W. Edwards	Milo Baker		Nov. 9, 1896	Nov. 9, 1896
1894	Mutual Indemnity	San Francisco	L. M. McKenney	A. H. Sain		Aug. 1, 1893	Aug. 1, 1893
1875	Mutual Reserve F'd Life Ass'n	New York	F. A. Burnham	C. W. Camp	C. M. Oakley	July 12, 1891	July 12, 1891
1885	Northwestern Life Ass'n	Minneapolis	J. F. Force	C. E. Force	F. F. Weed	Mar. 3, 1893	Mar. 3, 1893
1894	Pacific States Life	San Francisco	C. J. Sullivan	M. L. Sullivan		Jan. 8, 1895	Jan. 8, 1895
1898	Humboldt County Fire	Ferndale	E. C. Damon	N. J. Peterson		Sept. 6, 1898	Sept. 6, 1898
1899	Los Angeles Co. Mutual Life	Los Angeles	A. T. Currier	G. F. Croner		Sept. 6, 1899	Sept. 6, 1899
1897	Mutual Fire	Paso Robles	M. Gerst	S. D. Merk		July 16, 1897	July 16, 1897
1898	Orange Co. Farmers Mutual Fire	Santa Ana	W. A. Bechett	F. D. Reed		June 11, 1898	June 11, 1898
1899	San Bernardino Co. Mutual Fire	Ontario	P. E. Walline	W. S. Mitchell		July 10, 1899	July 10, 1899
1899	Scandinavian Mut'l Prot. Fire	Kingsburg	A. Hallner	N. G. Nelson		July 12, 1899	July 12, 1899
1898	Sonoma Co. Farmers Mut'l Fire	Santa Rosa	S. T. Coulter	H. Gregory		Jan. 13, 1898	Jan. 13, 1898
1898	Ventura County Mutual Fire	Ventura	E. P. Foster	C. Barnard		May 10, 1898	May 10, 1898
1897	Ætna Indemnity	Hartford	R. A. Griffing	E. T. Pegram	H. B. Houghton	Aug. 24, 1898	Aug. 24, 1898
1893	American Credit Indemnity	New York	S. M. Phelan	E. M. Treat	Sidney Loth	Feb. 15, 1897	Feb. 15, 1897
1884	American Surety	New York	H. D. Lyman	W. E. Keyes	J. R. Garniss	Dec. 5, 1884	Dec. 5, 1884
1886	California Title Ins. & Trust Co.	San Francisco	H. L. Davis	C. M. Keeney		March 11, 1887	March 11, 1887
1886	City Trust, Safe Deposit, & Su'ty	Philadelphia	C. M. Swain	Jas. F. Lynd	E. E. Potter	June 9, 1896	June 9, 1896
1880	Employers Liability	London	S. Appleton, U. S. Manager		C. J. O'Kell	June 20, 1887	June 20, 1887
1876	Fidelity and Casualty	New York	G. F. Seward	R. J. Hillas	S. C. Pardee	Mar. 4, 1881	Mar. 4, 1881
1890	Fidelity and Deposit	Baltimore	E. Warfield	H. E. Bosler	F. H. Gilbert	June 25, 1894	June 25, 1894
1898	Frankfort American	New York	P. Dumcke	G. Macdonald	Voss, Conrad & Co.	Aug. 29, 1898	Aug. 29, 1898
1866	Hartford Steam Boiler	Hartford	J. M. Allen	J. B. Pierce	Mann & Wilson	Nov. 6, 1884	Nov. 6, 1884
1869	London Guarantee and Accid'nt	London	A. W. Masters, U. S. Manager		E. C. Landis	Oct. 17, 1892	Oct. 17, 1892
1898	Maryland Casualty	Baltimore	John T. Stone	W. E. Thomsen	F. W. Voogt	Dec. 6, 1898	Dec. 6, 1898
1874	Metropolitan Plate Glass	New York	E. H. Winslow	S. W. Burton	Mann & Wilson	May 8, 1879	May 8, 1879
1882	Lloyds Plate Glass	New York	W. T. Woods	C. E. W. Chambers	C. Christensen	Dec. 6, 1887	Dec. 6, 1887
1897	National Surety	New York	Chas. A. Dean	B. McCall	Jas. H. Borland	July 20, 1894	July 20, 1894
1899	New Amsterdam Casualty	New York	E. V. Low	C. T. Hopper	E. F. Green	Oct. 2, 1899	Oct. 2, 1899
1891	New York Plate Glass	New York	M. Danziger	M. White	J. D. Maxwell	May 6, 1891	May 6, 1891
1895	Ocean Accident and Guarantee	London	Oscar Ising, U. S. Manager		A. C. Donnell	Dec. 22, 1898	Dec. 22, 1898
1885	Pacific Surety	San Francisco	W. Everson	A. P. Redding		Aug. 4, 1885	Aug. 4, 1885
1893	Preferred Accident	New York	P. Lounsbury	K. C. Atwood	Tho. Godwin	June 12, 1893	June 12, 1893
1884	Standard Life and Accident	Detroit	D. M. Ferry	E. A. Leonard	C. F. Briggs	Nov. 12, 1894	Nov. 12, 1894
1893	Title Insurance and Trust Co.	Los Angeles	W. H. Allen, Jr.	O. P. Clark		Nov. 25, 1895	Nov. 25, 1895
1892	Union Casualty and Surety	St. Louis	Edw. Cluff	L. L. Atwood	W. Loaiza & Co.	Sept. 2, 1893	Sept. 2, 1893
1896	U. S. Fidelity and Guaranty	Baltimore	J. R. Bland	G. R. Callis	J. D. Maxwell	June 10, 1897	June 10, 1897

TABLE No. 21.

Showing the Assets, Liabilities, Income, Expenditures, etc., of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—California Companies.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital Not Included.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
Fireman's Fund	San Francisco	$1,000,000 00	$3,797,512 89	$1,488,508 36	$1,978,248 26	$2,040,853 37	$1,231,174 35	$1,309,004 53
Home Mutual	San Francisco	300,000 00	965,559 34	349,630 99	461,434 70	463,013 74	251,722 70	315,928 35
Totals		$1,300,000 00	$4,763,072 23	$1,838,139 35	$2,439,682 96	$2,503,867 11	$1,482,897 05	$1,624,932 88

TABLE No. 22.

Showing the various items composing the Assets of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—California Companies.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned by the Company.	Collateral Loans.	Cash in Office and Banks.	Interest Due and Accrued.	Premiums in Course of Collection.	All Other Assets.	Total Assets.
Fireman's Fund	San Francisco	$491,700 00	$422,791 79	$2,118,040 00	$153,000 00	$202,449 53	$16,255 62	$384,624 07	$8,651 88	$3,797,512 89
Home Mutual	San Francisco	228,250 00	280,686 62	251,695 00	33,000 00	79,995 52	2,314 75	89,617 45	----------	965,559 34
Totals		$719,950 00	$703,478 41	$2,369,735 00	$186,000 00	$282,445 05	$18,570 37	$474,241 52	$8,651 88	$4,763,072 23

TABLE No. 23.

Showing the various items composing the Liabilities, except Capital Stock, of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—California Companies.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Fire Reinsurance.	Marine Reinsurance.	All Other Claims.	Total Liabilities.	Net Surplus.
Fireman's Fund	San Francisco	$30 025 45	$137,884 72	$3,775 00	$1.203,658 52	$113,164 67	----------	$1,488,508 36	$1,309,004 53
Home Mutual	San Francisco	2,219 86	11,851 85	450 00	298,940 58	22,421 31	$13,747 39	349,630 99	315,928 35
Totals		$32,245 31	$149,736 57	$4,225 00	$1,502,599 10	$135,585 98	$13,747 39	$1,838,139 35	$1,624,932 88

TABLE No. 24.

Showing the various items composing the Incomes of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—California Companies.

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Mortgages.	Interest from Other Sources.	Rents.	All Other Sources.	Total Income.
Fireman's Fund	San Francisco	$1,415,323 00	$393,607 04	$21,241 30	$118,156 09	$28,657 83	$1,263 00	$1,978,248 26
Home Mutual	San Francisco	357,795 28	56,289 35	23,845 67	13,190 18	9,545 90	768 32	461,434 70
Totals		$1,773,118 28	$449,896 39	$45,086 97	$131,346 27	$38,203 73	$2,031 32	$2,439,682 96

TABLE No. 25.

Showing the various items composing the Expenditures of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—California Companies.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Fireman's Fund	San Francisco	$854,375 93	$357,633 46	$120,000 00	$239,406 35	$226,497 40	$64,242 76	$178,697 47	$2,040,853 37
Home Mutual	San Francisco	214,982 98	37,953 95	36,000 00	67,462 08	61,902 08	12,659 74	32,052 91	463,013 74
Totals		$1,069,358 91	$395,587 41	$156,000 00	$306,868 43	$288,399 48	$76,902 50	$210,750 38	$2,503,867 11

TABLE NO. 26.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1899, with Premiums thereon, of Fire, and Fire and Marine Insurance Companies doing business in California—California Companies.

Name.	Location.	RISKS WRITTEN DURING THE YEAR.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Fireman's Fund	San Francisco	$169,974,634 00	$1,982,409 70	$107,281,183 00	$835,796 31	$2,818,206 01
Home Mutual	San Francisco	39,964,749 00	484,306 21	4,413,207 00	70,948 31	555,254 52
Totals		$209,939,383 00	$2,466,715 91	$111,694,390 00	$906,744 62	$3,373,460 53

Name.	Location.	RISKS IN FORCE DECEMBER 31, 1899.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Fireman's Fund	San Francisco	$197,271,067 00	$2,355,181 25	$8,866,608 00	$181,519 32	$2,536,700 57
Home Mutual	San Francisco	45,087,639 00	577,602 99	647,994 00	39,177 31	616,780 30
Totals		$242,358,706 00	$2,932,784 24	$9,514,602 00	$220,696 63	$3,153,480 87

TABLE NO. 27.

Summary of Assets, Liabilities, Income, Expenditures, etc., and amount of Surplus over Capital Stock, of Fire, and Fire and Marine Insurance Companies doing business in California, on December 31, 1899—Companies of other States.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities, Capital Not Included.	Income.	Expenditures.	Losses Incurred During the Year.	Net Surplus.
Ætna	Hartford	$4,000,000 00	$13,019,411 20	$3,938,103 43	$4,460,478 86	$4,503,113 86	$2,408,982 74	$5,081,307 77
Agricultural	Watertown, N.Y.	500,000 00	2,245,607 23	1,187,907 04	961,692 57	991,887 77	570,110 00	557,700 19
American	Newark	600,000 00	3,543,144 71	1,532,601 65	1,152,653 53	760,353 95	448,570 90	1,410,543 06
American	Boston	300,000 00	636,743 53	191,597 58	237,067 34	260,538 13	138,170 56	145,145 95
American Central	St. Louis	600,000 00	1,941,324 10	786,802 71	906,651 86	971,056 89	531,882 78	554,521 39
American Fire	Philadelphia	500,000 00	2,626,441 18	1,737,506 62	1,341,929 07	1,423,753 84	876,186 02	388,934 56
American Fire	New York	400,000 00	1,451,834 04	719,993 83	831,260 75	776,519 87	519,577 43	331,840 21
Assurance Co. of America	New York	200,000 00	550,958 77	182,361 31	180,543 65	226,331 33	155,143 51	168,597 46
Boston	Boston	1,000,000 00	3,045,786 96	746,456 04	1,303,363 74	1,421,067 89	1,141,135 82	1,299,330 92
Caledonian American	New York	200,000 00	361,753 53	90,420 44	103,731 52	110,135 28	79,130 38	71,333 09
Commercial Union Fire	New York	200,000 00	328,387 19	106,809 82	133,096 89	110,888 90	71,941 01	21,577 37

Continental	New York	1,000,000 00	9,809,660 83	4,774,665 72	4,281,188 76	4,017,449 93	2,247,632 71	4,034,995 11
Equitable Fire and Marine	Providence, R. I.	400,000 00	878,833 64	302,263 95	359,094 46	353,076 77	210,073 61	176,569 69
Fire Association	Philadelphia	500,000 00	6,280,029 42	4,740,596 58	2,819,736 12	2,922,568 19	1,874,032 00	1,039,432 84
Franklin Fire	Philadelphia	400,000 00	3,120,027 39	1,615,794 60	614,299 13	638,461 88	288,437 98	1,104,232 79
German Alliance	New York	400,000 00	948,281 43	265,652 66	257,558 83	261,853 92	206,252 20	282,628 77
German-American	New York	1,000,000 00	8,228,953 94	3,282,377 15	3,023,256 45	3,188,687 88	1,764,963 34	3,946,576 79
Girard Fire and Marine	Philadelphia	300,000 00	2,068,636 64	1,132,892 01	498,784 32	508,126 63	263,107 17	635,744 63
Greenwich	New York	200,000 00	1,708,000 57	1,195,790 24	1,178,806 50	1,355,011 82	793,975 47	312,210 33
Hanover Fire	New York	1,000,000 00	3,052,479 36	1,433,660 67	1,675,368 47	1,794,670 76	1,100,491 07	618,818 69
Hartford Fire	Hartford	1,250,000 00	11,060,912 87	6,024,883 52	6,690,955 91	7,133,005 82	4,247,927 31	3,786,029 35
Home	New York	3,000,000 00	12,808,395 95	5,176,459 54	5,028,403 52	4,734,490 88	2,775,607 01	4,631,936 41
Insurance Co. of N. America	Philadelphia	3,000,000 00	9,249,068 47	4,598,256 53	5,896,613 53	6,552,837 49	4,306,749 03	1,650,811 94
Insurance Co. of State of Penn.	Philadelphia	200,000 00	709,113 70	457,634 57	310,751 98	347,650 54	201,420 69	51,479 13
Kings County Fire	New York	200,000 00	362,269 56	51,292 70	66,090 85	64,949 77	30,993 52	110,976 86
Magdeburg Fire	New York	200,000 00	290,655 95	69,337 85	103,210 49	145,697 88	104,467 11	21,318 10
Mercantile Fire and Marine	Boston	400,000 00	649,398 82	198,562 18	204,653 02	204,774 40	119,972 00	50,836 64
Merchants	Newark	400,000 00	1,598,415 57	923,425 11	1,004,656 46	1,117,224 29	678,326 89	274,990 46
Milwaukee Mechanics	Milwaukee	200,000 00	2,533,523 59	962,657 36	1,045,240 22	1,105,272 30	595,689 28	1,370,866 23
National Fire	Hartford	1,000,000 00	4,641,316 83	2,172,521 95	2,369,286 56	2,368,546 89	1,374,823 97	1,468,794 88
National Standard	New York	200,000 00	551,682 68	168,243 74	225,397 78	249,209 64	168,351 83	183,438 94
Niagara Fire	New York	500,000 00	2,740,897 78	1,486,490 05	1,628,796 79	1,668,303 73	1,029,058 56	754,407 73
North German Fire	New York	200,000 00	284,382 78	40,614 34	26,203 56	14,560 22	8,078 22	43,768 44
Northwestern National	Milwaukee	600,000 00	2,747,146 33	1,274,747 53	1,111,772 20	1,012,200 08	475,543 69	872,398 80
Norwalk Fire	Norwalk, Conn.	200,000 00	566,801 78	161,659 81	165,805 33	162,759 29	109,086 37	205,141 97
Orient	Hartford	500,000 00	2,520,235 18	1,278,230 49	1,402,705 25	1,520,124 48	934,507 08	742,004 69
Pelican	New York	200,000 00	347,723 25	50,425 74	53,885 08	28,205 10	19,369 23	97,297 51
Pennsylvania Fire	Philadelphia	400,000 00	5,175,306 21	2,593,460 95	1,877,388 13	1,942,141 11	1,251,159 51	2,181,845 26
Phenix	Brooklyn	1,000,000 00	5,822,876 17	3,293,414 79	3,174,625 74	3,260,308 27	1,856,128 07	1,529,461 38
Phœnix	Hartford	2,000,000 00	5,523,649 70	2,300,772 12	2,899,930 55	3,144,499 94	1,755,980 00	1,222,877 58
Providence-Washington	Providence, R. I.	500,000 00	2,020,437 31	1,052,019 26	1,443,646 77	1,582,944 42	1,054,791 43	468,418 05
Queen	New York	500,000 00	4,662,329 04	1,826,859 86	1,942,494 31	1,977,714 78	1,244,867 23	2,335,469 18
Springfield Fire and Marine	Springfield, Mass.	1,500,000 00	4,906,939 06	1,721,846 72	1,878,866 69	1,926,285 24	1,069,129 82	1,685,092 34
St. Paul Fire and Marine	St. Paul	500,000 00	2,450,696 11	1,345,310 55	1,910,776 49	2,013,915 31	1,041,881 94	605,385 56
Teutonia	New Orleans	250,000 00	727,966 93	256,652 81	420,924 26	432,447 29	241,400 30	221,314 12
Thuringia American Fire	New York	200,000 00	399,054 82	142,623 59	197,794 39	151,398 24	88,576 11	56,431 23
Traders	Chicago	500,000 00	2,283,803 87	762,294 45	965,328 34	908,924 66	526,170 31	1,021,509 42
Union	Philadelphia	200,000 00	581,334 18	279,813 68	280,464 61	328,652 57	188,918 51	101,520 50
United States Fire	New York	250,000 00	741,371 05	330,291 48	292,850 41	350,699 41	183,123 65	161,079 57
Victoria Fire	New York	200,000 00	262,588 20	61,891 39	94,426 63	96,893 66	70,042 12	696 81
Westchester Fire	New York	300,000 00	2,794,311 81	1,300,151 44	1,410,180 81	1,391,070 96	767,134 75	1,194,160 37
Williamsburg City Fire	Brooklyn	250,000 00	2,005,747 65	666,093 22	719,915 65	678,417 36	331,432 48	1,089,654 43
Totals		$34,500,000 00	$159,866,648 86	$72,993,193 37	$73,164,605 13	$75,211,681 51	$43,540,504 72	$52,373,455 49

TABLE No. 28.

Showing the various items composing the Assets of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Other States.

Name.	Location.	Real Estate.	Loans on Mortgages.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and Banks.
Ætna	Hartford	$230,000 00	$15,600 00	$11,420,613 85	$11,100 00	$705,916 24
Agricultural	Watertown, N. Y.	331,955 00	819,056 81	527,021 25	211,291 01	144,447 36
American	Newark	272,859 29	1,750,261 75	1,188,760 00		77,955 18
American	Boston			564,679 75	15,000 00	20,638 96
American Central	St. Louis	500,000 00	45,703 45	1,175,750 00	30,500 00	60,845 90
American Fire	Philadelphia	408,451 74	1,011,477 71	826,341 25	53,100 00	163,229 52
American Fire	New York		14,500 00	1,032,340 00	25,000 00	120,352 29
Assurance Company of America	New York			480,125 00		27,917 88
Boston	Boston	20,000 00	977,050 00	1,510,041 75	15,000 00	189,168 63
Caledonian American	New York			326,825 00		10,763 80
Commercial Union Fire	New York			276,027 50		18,310 73
Continental	New York	1,106,250 00	78,710 00	7,400,750 00		494,148 99
Equitable Fire and Marine	Providence, R. I.	124,000 00	142,100 00	446,882 25	62,000 00	31,775 54
Fire Association	Philadelphia	353,043 03	1,764,208 89	2,956,804 25	141,828 13	169,262 26
Franklin Fire	Philadelphia	231,500 00	152,158 00	2,450,125 00	130,000 00	77,240 39
German Alliance	New York			875,817 00		7,131 20
German-American	New York	15,000 00	53,000 00	7,423,157 00		209,109 53
Girard Fire and Marine	Philadelphia	403,500 00	724,950 00	601,931 00	116,500 00	73,794 93
Greenwich	New York	250,000 00		1,179,900 00		34,040 86
Hanover Fire	New York	450,000 00	3,500 00	2,227,336 00		113,540 48
Hartford Fire	Hartford	811,000 00	1,225,700 00	7,089,679 39	14,800 00	604,627 42
Home	New York	1,753,973 36	194,250 00	9,273,232 49	234,125 00	650,877 87
Insurance Company of North America	Philadelphia	825,477 03	1,855,929 20	4,801,732 00	34,500 00	771,860 05
Insurance Company of the State of Penn.	Philadelphia	349,019 37	41,300 00	171,755 00		85,370 74
Kings County Fire	New York	65,000 00	10,100 00	261,540 00		6,215 23
Magdeburg Fire	New York			273,500 00		4,875 41
Mercantile Fire and Marine	Boston		190,100 00	360,714 00	32,000 00	25,486 78
Merchants	Newark	171,469 56	376,150 00	798,800 00	10,000 00	64,398 68
Milwaukee Mechanics	Milwaukee	67,500 00	1,221,741 53	956,247 25		91,039 67
National Fire	Hartford	327,315 49	736,040 00	2,907,868 00		231,616 16
National Standard	New York			461,650 00		43,882 22
Niagara Fire	New York		448,300 00	1,978,588 75		55,772 20
North German Fire	New York			232,295 84		20,219 85
Northwestern National	Milwaukee		979,156 67	1,422,520 00		152,953 74
Norwalk Fire	Norwalk, Conn.			510,243 04		14,595 93

Orient	Hartford	88,165 12	230,209 66	1,889,606 52	450 00	44,463 00
Pelican	New York			300,082 50		27,858 22
Pennsylvania Fire	Philadelphia	222,500 00	719,900 00	3,615,090 00	169,900 00	163,662 27
Phenix	Brooklyn	543,000 00	76,600 00	4,182,410 00		486,385 18
Phœnix	Hartford	490,227 41	101,523 18	4,322,041 50	9,000 00	118,845 91
Providence-Washington	Providence, R. I.			1,739,565 00		86,200 41
Queen	New York	720,164 73		3,467,644 48		108,404 58
Springfield Fire and Marine	Springfield, Mass.	126,400 00	647,800 00	3,546,535 00	39,525 00	131,895 99
St. Paul Fire and Marine	St. Paul	655,372 24	317,250 00	965,018 86	81,571 17	187,207 02
Teutonia	New Orleans	40,000 00		568,030 00		53,029 66
Thuringia American Fire	New York			262,057 33		30,630 35
Traders	Chicago	31,985 70	219,600 00	1,767,376 90	25,500 00	88,632 33
Union	Philadelphia	160,000 00	9,900 00	321,141 75		25,247 86
United States Fire	New York		389,700 00	258,771 25		9,535 09
Victoria Fire	New York			241,536 00		12,121 58
Westchester Fire	New York	225,000 00	529,900 00	1,633,500 00		144,641 07
Williamsburg City Fire	Brooklyn	629,000 00	244,400 00	972,664 00	21,000 00	34,629 32
Totals		$12,999,129 07	$18,317,826 85	$106,444,664 70	$1,483,690 31	$7,326,772 46

TABLE No. 28—Continued.

Name.	Location	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, Not Matured, Taken for Marine Risks.	All Other Assets.	Total Assets.
Etna	Hartford	$725 58	$635,455 53			$13,019,411 20
Agricultural	Watertown, N. Y.	36,157 79	169,044 71		$6,633 30	2,245,607 23
American	Newark	39,730 18	148,965 11	$55,267 57	9,345 63	3,543,144 71
American	Boston	2,909 48	32,951 13		564 21	636,743 53
American Central	St. Louis		128,524 75			1,941,324 10
American Fire	Philadelphia	15,732 71	120,003 13		28,105 12	2,626,441 18
American Fire	New York	3,540 08	246,682 42		9,419 25	1,451,834 04
Assurance Company of America	New York	3,770 83	39,125 40		19 66	550,958 77
Boston	Boston	8,443 18	221,222 16	101,758 72	3,102 52	3,045,786 96
Caledonian American	New York	2,368 75	21,635 45		160 53	361,753 53
Commercial Union Fire	New York	1,788 75	32,087 49		172 72	328,387 19
Continental	New York	62,693 86	556,939 93	108,803 63	1,364 42	9,809,660 83
Equitable Fire and Marine	Providence, R. I.		70,790 85		1,285 00	878,833 64
Fire Association	Philadelphia	71,656 03	804,132 38		19,094 45	6,280,029 42
Franklin Fire	Philadelphia	2,463 99	76,540 01			3,120,027 39
German Alliance	New York		65,333 23			948,281 43
German-American	New York	838 00	527,849 41			8,228,953 94
Girard Fire and Marine	Philadelphia	19,403 02	98,062 18	18,824 95	11,670 56	2,068,636 64
Greenwich	New York		224,618 99	13,693 28	5,747 44	1,708,000 57
Hanover Fire	New York	26,269 58	219,349 83		12,483 47	3,052,479 36
Hartford Fire	Hartford	34,920 46	1,255,624 88	24,175 15	24,560 72	11,060,912 87
Home	New York	49,614 39	650,473 04	1,849 80		12,808,395 95
Insurance Company of North America	Philadelphia	25,234 90	877,578 02	49,069 83	7,687 44	9,249,068 47
Insurance Company of the State of Penn.	Philadelphia	981 33	39,411 76	1,963 25	19,312 25	709,113 70
Kings County Fire	New York	431 01	18,446 66		536 66	362,269 56
Magdeburg Fire	New York	200 00	12,080 54			290,655 95
Mercantile Fire and Marine	Boston	3,303 88	37,794 16			649,398 82
Merchants	Newark	7,966 28	168,443 96		1,187 09	1,598,415 57
Milwaukee Mechanics	Milwaukee	44,737 96	152,257 18			2,533,523 59
National Fire	Hartford		438,477 18			4,641,316 83
National Standard	New York	2,442 75	42,877 32		830 39	551,682 68
Niagara Fire	New York	16,754 55	239,465 78		2,016 50	2,740,897 78
North German Fire	New York	3,566 66	28,300 43			284,382 78
Northwestern National	Milwaukee	11,527 29	180,988 63			2,747,146 33
Norwalk Fire	Norwalk, Conn.	5,967 71	35,988 10		7 00	566,801 78
Orient	Hartford	18,511 30	243,522 80		5,306 78	2,520,235 18
Pelican	New York	2,326 50	17,456 03			347,723 25
Pennsylvania Fire	Philadelphia	11,363 44	272,890 50			5,175,306 21

Phenix	Brooklyn	8,003 29	522,766 88		3,710 82	5,822,876 17
Phœnix	Hartford	20,345 16	454,358 40		7,308 14	5,523,649 70
Providence-Washington	Providence, R. I.	3,812 50	164,519 87	26,339 53		2,020,437 31
Queen	New York	45,015 43	317,121 82	193 50	3,784 50	4,662,329 04
Springfield Fire and Marine	Springfield, Mass.	47,478 77	362,994 63		4,309 67	4,906,939 06
St. Paul Fire and Marine	St. Paul		227,883 28	16,393 54		2,450,696 11
Teutonia	New Orleans		66,907 27			727,966 93
Thuringia American Fire	New York	1,712 50	61,256 92	43,397 72		399,054 82
Traders	Chicago	13,148 68	108,601 09		28,959 17	2,283,803 87
Union	Philadelphia	391 68	52,275 70	1,120 82	11,256 37	581,334 18
United States Fire	New York	4,816 63	78,436 62		111 46	741,371 05
Victoria Fire	New York	1,807 82	7,122 80			262,588 20
Westchester Fire	New York	9,978 20	251,292 54			2,794,311 81
Williamsburg City Fire	Brooklyn	10,358 79	86,788 30		6,907 24	2,005,747 65
Totals		$705,211 67	$11,913,717 18	$438,676 14	$236,960 48	$159,866,648 86

TABLE NO. 29.

Showing the various items composing the Liabilities of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Other States.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Fire Reinsurance.
Ætna	Hartford	$100,087 17	$292,799 93	$18,746 23		$3,202,547 53
Agricultural	Watertown, N. Y.	48,265 68	30,213 59	13,361 00	$240 00	1,030,971 94
American	Newark	11,767 14	72,937 50	2,000 00	4,547 60	1,415,791 42
American	Boston	1,268 54	21,942 66			152,187 58
American Central	St. Louis	26,819 07	36,222 96	10,737 18		693,744 79
American Fire	Philadelphia	62,581 36	103,208 24	4,595 72		1,549,121 25
American Fire	New York	35,425 75	65,646 98	6,610 36		549,222 73
Assurance Company of America	New York	22,167 00	23,879 00	250 00		119,294 22
Boston	Boston	17,237 03	159,241 41			313,773 54
Caledonian American	New York	14,227 65	5,550 00	1,211 36		61,552 83
Commercial Union Fire	New York	10,395 00	3,609 00	4,900 00		80,816 88
Continental	New York		290,223 87	34,179 00		3,968,336 70
Equitable Fire and Marine	Providence, R. I.	8,022 00	23,956 00	3,500 00		253,855 64
Fire Association	Philadelphia	162,667 42	159,665 76	38,206 81		4,038,417 46
Franklin Fire	Philadelphia	4,486 02	19,772 17	1,200 00	145 00	1,577,056 17
German Alliance	New York	32,551 08	23,146 00	240 00		186,976 00
German-American	New York	115,458 00	194,763 00	28,797 40		2,740,475 94
Girard Fire and Marine	Philadelphia		37,227 45	2,700 00		1,036,661 05
Greenwich	New York	11,537 25	127,371 45	20,909 50		776,996 42
Hanover Fire	New York	106,426 68	75,266 26	13,515 68		1,211,176 72
Hartford Fire	Hartford	251,329 11	349,816 78	54,438 01		5,286,799 62
Home	New York	85,358 14	410,491 47	38,557 71		4,183,634 00
Insurance Company of North America	Philadelphia	120,065 48	427,383 37	27,937 50		3,734,302 03
Insurance Company of the State of Penn.	Philadelphia	368 69	33,601 31			366,318 72
Kings County Fire	New York	894 70	7,992 09			33,465 30
Magdeburg Fire	New York		11,342 00			55,119 93
Mercantile Fire and Marine	Boston		26,354 65	1,697 00		161,482 40
Merchants	Newark	41,094 48	66,698 53	6,674 50		727,616 56
Milwaukee Mechanics	Milwaukee	22,043 69	41,785 25	12,050 00		806,812 17
National Fire	Hartford	80,811 96	114,655 15	15,390 63		1,784,168 02
National Standard	New York	15,703 00	25,544 00	625 00		105,945 79
Niagara Fire	New York	81,780 49	70,417 21	10,312 96		1,267,816 01
North German Fire	New York		4,400 07			26,913 04
Northwestern National	Milwaukee	5,488 04	37,818 51	5,979 64		1,172,458 01
Norwalk Fire	Norwalk, Conn.	726 00	23,355 00	4,200 00		115,603 95

Orient	Hartford	70,803 95	93,425 96	17,103 27		991,275 91
Pelican	New York		9,948 56			31,944 11
Pennsylvania Fire	Philadelphia	18,696 47	164,954 85	9,563 76		2,396,245 87
Phenix	Brooklyn		190,112 86	18,525 00		2,936,770 33
Phœnix	Hartford	44,525 60	200,966 19	25,704 80		2,029,575 53
Providence-Washington	Providence, R. I.	7,834 51	176,144 55	10,853 81		764,902 45
Queen	New York	58,052 77	103,346 53	28,838 65		1,499,647 91
Springfield Fire and Marine	Springfield, Mass.	33,507 02	129,355 39	9,801 12		1,476,584 27
St. Paul Fire and Marine	St. Paul	53,941 10	121,809 37	6,700 00		1,008,968 41
Teutonia	New Orleans		15,135 00		13,485 00	228,032 81
Thuringia American Fire	New York	14,016 09	14,247 08			99,579 66
Traders	Chicago	25,724 30	65,931 03	14,285 00		631,827 93
Union	Philadelphia	10,651 55	26,478 66			229,992 32
United States Fire	New York	12,669 44	23,591 69	3,011 94		199,369 98
Victoria Fire	New York		16,704 10			44,376 89
Westchester Fire	New York	42,012 64	74,512 51	7,125 00		1,107,114 22
Williamsburg City Fire	Brooklyn	20,935 51	30,431 70	3,110 25	1,282 00	588,328 46
Totals		$1,910,424 57	$4,875,394 65	$538,145 79	$19,699 60	$61,051,969 42

TABLE No. 29—Continued.

Name.	Location.	Marine Reinsurance.	All Other Claims.	Total Liabilities, Capital Not Included.	Net Surplus.
Ætna	Hartford	$152,614 59	$171,307 98	$3,938,103 43	$5,081,307 77
Agricultural	Watertown, N. Y.		64,854 83	1,187,907 04	557,700 19
American	Newark		25,557 99	1,532,601 65	1,410,543 06
American	Boston		16,198 80	191,597 58	145,145 95
American Central	St. Louis		19,278 71	786,802 71	554,321 39
American Fire	Philadelphia		18,000 05	1,737,506 62	388,934 56
American Fire	New York		63,088 01	719,993 83	331,840 21
Assurance Company of America	New York		16,771 09	182,361 31	168,597 46
Boston	Boston	232,172 38	24,031 68	746,456 04	1,299,330 92
Caledonian American	New York		7,878 60	90,420 44	71,333 09
Commercial Union Fire	New York		7,088 94	106,809 82	21,577 37
Continental	New York		481,926 15	4,774,665 72	4,034,995 11
Equitable Fire and Marine	Providence, R. I.	395 41	12,534 90	302,263 95	176,569 69
Fire Association	Philadelphia		341,639 13	4,740,596 58	1,039,432 84
Franklin Fire	Philadelphia		13,135 24	1,615,794 60	1,104,232 79
German Alliance	New York		22,739 58	265,652 66	282,628 77
German-American	New York		202,882 81	3,282,377 15	3,946,576 79
Girard Fire and Marine	Philadelphia		56,303 51	1,132,892 01	684,402 03
Greenwich	New York	68,056 44	190,919 18	1,195,790 24	312,210 33
Hanover Fire	New York		27,275 33	1,433,660 67	618,818 69
Hartford Fire	Hartford		82,500 00	6,024,883 52	3,786,029 35
Home	New York	197,439 00	260,979 22	5,176,459 54	4,631,936 41
Insurance Company of North America	Philadelphia	224,215 33	64,352 82	4,598,256 53	1,650,811 94
Insurance Company of the State of Pennsylvania	Philadelphia		57,345 85	457,634 57	51,479 13
Kings County Fire	New York		8,940 61	51,292 70	110,976 86
Magdeburg Fire	New York		2,875 92	69,337 85	21,318 10
Mercantile Fire and Marine	Boston		9,028 13	198,562 18	50,836 64
Merchants	Newark		81,341 04	923,425 11	274,990 46
Milwaukee Mechanics	Milwaukee		79,966 25	962,657 36	1,370,866 23
National Fire	Hartford		177,496 19	2,172,521 95	1,468,794 88
National Standard	New York		20,425 95	168,243 74	183,438 94
Niagara Fire	New York		56,163 38	1,486,490 05	754,407 73
North German Fire	New York		9,301 23	40,614 34	43,768 44
Northwestern National	Milwaukee		53,003 33	1,274,747 53	872,398 80
Norwalk Fire	Norwalk, Conn.		17,774 86	161,659 81	205,141 97
Orient	Hartford	23,730 25	81,891 15	1,278,230 49	742,004 69
Pelican	New York		8,533 07	50,425 74	97,297 51
Pennsylvania Fire	Philadelphia		4,000 00	2,593,460 95	2,181,845 26

Phenix	Brooklyn		148,006 60	3,293,414 79	1,529,461 38
Phœnix	Hartford			2,300,772 12	1,222,877 58
Providence-Washington	Providence, R. I.	92,283 94		1,052,019 26	468,418 05
Queen	New York		136,974 00	1,826,859 86	2,335,469 18
Springfield Fire and Marine	Springfield, Mass.		72,598 92	1,721,846 72	1,685,092 34
St. Paul Fire and Marine	St. Paul	117,964 29	35,927 38	1,345,310 55	605,385 56
Teutonia	New Orleans			256,652 81	221,314 12
Thuringia American Fire	New York		14,780 76	142,623 59	56,431 23
Traders	Chicago		24,526 19	762,294 45	1,021,509 42
Union	Philadelphia		12,691 15	279,813 68	101,520 50
United States Fire	New York	27,266 35	64,382 08	330,291 48	161,079 57
Victoria Fire	New York		810 40	61,891 39	696 81
Westchester Fire	New York		69,387 07	1,300,151 44	1,194,160 37
Williamsburg City Fire	Brooklyn		22,005 30	666,093 22	1,089,654 43
Totals		$1,136,137 98	$3,461,421 36	$72,993,193 37	$52,373,455 49

TABLE No. 30.

Showing the various items composing the Incomes of Fire, and Fire and Marine Insurance Companies on December 31, 1899—Companies of other States.

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Mortgages.	Interest and Dividends on Stocks and Bonds.	Rents.	All Other Income.	Total Income.
Ætna	Hartford	$3,674,705 39	$269,167 17	$1,138 78	$510,517 83	$4,949 69		$4,460,478 86
Agricultural	Watertown, N. Y.	882,016 33		48,668 08	26,552 25	4,455 91		961,692 57
American	Newark	1,009,355 73		84,787 34	55,713 35	2,797 11		1,152,653 53
American	Boston	213,801 17			22,176 17		$1,090 00	237,067 34
American Central	St. Louis	828,211 57			63,601 02	14,839 27		906,651 86
American Fire	Philadelphia	1,224,533 24		56,170 88	43,085 21	10,186 63	7,953 11	1,341,929 07
American Fire	New York	794,166 85		725 00	36,368 90			831,260 75
Assurance Company of America	New York	157,834 71	37 39		21,597 16		1,074 39	180,543 65
Boston	Boston	430,343 95	756,313 38	40,611 84	66,591 80		9,502 77	1,303,363 74
Caledonian American	New York	92,502 00			11,229 52			103,731 52
Commercial Union Fire	New York	124,937 81			8,159 08			133,096 89
Continental	New York	3,876,078 89		4,481 55	384,993 69	15,634 63		4,281,188 76
Equitable Fire and Marine	Providence, R. I.	327,948 62	1,251 80	8,361 49	19,804 92	1,727 63		359,094 46
Fire Association	Philadelphia	2,495,752 67		144,196 33	107,616 98	9,868 75	62,301 39	2,819,736 12
Franklin Fire	Philadelphia	485,613 10		10,567 44	108,896 77		9,221 82	614,299 13
German Alliance	New York	223,238 27			34,320 56			257,558 83
German-American	New York	2,687,637 16		2,120 00	332,857 29	642 00		3,023,256 45
Girard Fire and Marine	Philadelphia	409,265 38		46,687 47	30,067 43	10,801 53	1,962 51	498,784 32
Greenwich	New York	963,830 53	152,363 74		46,112 23	16,500 00		1,178,806 50
Hanover Fire	New York	1,488,540 67		278 53	90,413 98	27,599 79	68,535 50	1,675,368 47
Hartford Fire	Hartford	6,224,178 52		70,012 91	335,089 90	14,082 73	47,591 85	6,690,955 91
Home	New York	4,239,343 79	240,730 69	15,582 96	371,105 24	161,640 84		5,028,403 52
Insurance Company of North America	Philadelphia	3,603,574 22	1,804,037 25	138,253 71	242,936 68	19,972 88	87,838 79	5,896,613 53
Insurance Company of the State of Pennsylvania	Philadelphia	274,568 15		2,464 40	10,246 34	20,364 00	3,109 09	310,751 98
Kings County Fire	New York	43,265 11		511 00	9,452 11	3,735 77	9,126 86	66,090 85
Magdeburg Fire	New York	95,216 05			7,994 44			103,210 49
Mercantile Fire and Marine	Boston	178,960 03	1,709 82	6,120 22	17,862 95			204,653 02
Merchants	Newark	927,300 66		19,766 25	36,930 00	7,133 73	13,525 82	1,004,656 46
Milwaukee Mechanics	Milwaukee	923,885 56		68,089 92	40,609 32		12,655 42	1,045,240 22
National Fire	Hartford	2,179,156 98		45,680 86	142,136 61	912 11	1,400 00	2,369,286 56
National Standard	New York	179,822 84	37 38		16,645 62		28,891 94	225,397 78
Niagara Fire	New York	1,540,375 13		12,318 46	61,705 52	14,397 68		1,628,796 79
North German Fire	New York	20,325 03			5,878 53			26,203 56

Northwestern National	Milwaukee	946,828 48		48,034 64	63,978 25		52,930 83	1,111,772 20
Norwalk Fire	Norwalk, Conn.	147,002 88			18,802 45			165,805 33
Orient	Hartford	1,274,493 86	26,386 13	10,572 48	89,835 18	1,417 60		1,402,705 25
Pelican	New York	48,820 79			5,064 29			53,885 08
Pennsylvania Fire	Philadelphia	1,648,619 66		40,243 47	180,354 14	8,170 86		1,877,388 13
Phenix	Brooklyn	2,998,159 39		4,483 96	160,989 65	10,992 74		3,174,625 74
Phœnix	Hartford	2,678,166 92		7,103 34	204,884 29	9,776 00		2,899,930 55
Providence-Washington	Providence, R. I.	1,009,598 89	357,114 72		69,433 16		7,500 00	1,443,646 77
Queen	New York	1,805,441 05			129,375 38	7,677 88		1,942,494 31
Springfield Fire and Marine	Springfield, Mass.	1,692,182 14		39,941 53	142,145 31	4,597 71		1,878,866 69
St. Paul Fire and Marine	St. Paul	1,475,963 63	337,711 02	20,073 32	59,874 22	17,154 30		1,910,776 49
Teutonia	New Orleans	373,385 81	25,978 04		21,560 41			420,924 26
Thuringia American Fire	New York	146,671 67			7,725 00		43,397 72	197,794 39
Traders	Chicago	878,433 89		10,985 69	74,889 25	1,019 51		965,328 34
Union	Philadelphia	259,678 82		592 50	17,285 75	2,458 27	449 27	280,464 61
United States Fire	New York	234,124 81	31,826 18	17,730 36	9,136 91		32 15	292,850 41
Victoria Fire	New York	86,171 40			8,255 23			94,426 63
Westchester Fire	New York	1,301,199 51		30,009 49	78,071 73	900 08		1,410,180 81
Williamsburg City Fire	Brooklyn	640,365 46		9,226 45	64,982 36	5,341 38		719,915 65
Totals		$62,465,595 17	$4,004,664 71	$1,066,592 65	$4,725,912 36	$431,749 01	$470,091 23	$73,164,605 13

TABLE NO. 31.

Showing the various items composing the Expenditures of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Other States.

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.
Etna	Hartford	$2,271,003 87	$172,331 31	$720,000 00	$631,610 84
Agricultural	Watertown, N. Y.	572,347 48		49,765 00	172,132 12
American	Newark	389,299 59		61,690 00	147,818 42
American	Boston	132,561 41		18,000 00	46,648 44
American Central	St. Louis	530,620 19		60,000 00	136,942 63
American Fire	Philadelphia	857,513 96		40,000 00	255,597 98
American Fire	New York	486,140 16			154,760 54
Assurance Company of America	New York	128,121 19	11,452 32	24,000 00	50,129 75
Boston	Boston	246,727 84	709,068 79	100,000 00	139,603 69
Caledonian American	New York	71,473 12		10,000 00	20,798 83
Commercial Union Fire	New York	64,784 01		10,000 00	24,161 23
Continental	New York	2,274,159 68		250,235 44	806,043 60
Equitable Fire and Marine	Providence, R. I.	193,438 10	218 51	24,500 00	65,344 29
Fire Association	Philadelphia	1,806,862 43		20,000 00	531,390 14
Franklin Fire	Philadelphia	304,105 82		79,855 00	104,107 91
German Alliance	New York	193,321 76			44,518 41
German-American	New York	1,801,900 34		300,000 00	443,584 26
Girard Fire and Marine	Philadelphia	225,383 79		75,000 00	94,033 60
Greenwich	New York	649,915 36	147,758 20	20,000 00	216,204 95
Hanover Fire	New York	1,094,720 37		100,000 00	278,364 42
Hartford Fire	Hartford	4,113,095 42		400,000 00	1,049,458 81
Home	New York	2,420,935 11	199,471 78	300,000 00	822,112 17
Insurance Company of North America	Philadelphia	2,473,368 19	1,923,007 41	360,000 00	1,028,387 00
Insurance Co. of the State of Pennsylvania	Philadelphia	185,798 39		12,000 00	60,012 89
Kings County Fire	New York	28,096 39		10,000 00	9,026 73
Magdeburg Fire	New York	106,042 11			19,639 11
Mercantile Fire and Marine	Boston	99,540 12		24,069 00	43,057 05
Merchants	Newark	661,826 58		40,000 00	179,031 27
Milwaukee Mechanics	Milwaukee	587,728 15		80,000 00	244,784 01
National Fire	Hartford	1,356,497 43		120,000 00	409,495 04
National Standard	New York	143,119 59	16,066 24	24,000 00	52,402 56
Niagara Fire	New York	999,381 02		50,030 00	283,797 10
North German Fire	New York	3,678 15			5,958 04
Northwestern National	Milwaukee	501,634 48		78,000 00	221,269 24
Norwalk Fire	Norwalk, Conn.	101,208 24			34,952 56

Orient	Hartford	942,038 86	27,618 18	50,000 00	266,601 03
Pelican	New York	9,420 67			11,724 88
Pennsylvania Fire	Philadelphia	1,225,528 70		100,000 00	366,463 65
Phenix	Brooklyn	1,859,511 04		100,000 00	557,139 78
Phœnix	Hartford	1,796,329 27		280,000 00	483,110 48
Providence-Washington	Providence, R. I.	764,272 45	310,551 89	50,000 00	257,035 37
Queen	New York	1,233,370 28		100,000 00	287,883 28
Springfield Fire and Marine	Springfield, Mass.	1,066,240 41		150,000 00	300,266 64
St. Paul Fire and Marine	St. Paul	1,007,584 39	323,212 63	50,000 00	351,725 08
Teutonia	New Orleans	241,400 30	18,285 29	25,000 00	77,350 01
Thuringia American Fire	New York	62,567 31			41,680 84
Traders	Chicago	521,719 25		50,000 00	179,940 50
Union	Philadelphia	190,668 40		12,000 00	52,046 34
United States Fire	New York	148,444 02	34,879 68	20,000 00	76,758 51
Victoria Fire	New York	58,764 74		10,000 00	18,548 42
Westchester Fire	New York	782,103 48		48,000 00	286,869 86
Williamsburg City Fire	Brooklyn	318,760 69		59,678 00	166,056 34
Totals		$40,305,074 10	$3,893,922 23	$4,565,822 44	$12,608,380 64

TABLE No. 31—Continued.

Name.	Location.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Ætna	Hartford	$286,958 16	$115,911 25	$305,298 43	$4,503,113 86
Agricultural	Watertown, N. Y.	93,376 41	36,152 87	68,113 89	991,887 77
American	Newark	66,241 22	31,946 85	63,357 87	760,353 95
American	Boston	18,131 61	8,405 73	36,790 94	260,538 13
American Central	St. Louis	74,161 08	24,721 70	144,611 29	971,056 89
American Fire	Philadelphia	49,200 00	46,662 32	174,779 58	1,423,753 84
American Fire	New York	58,374 83	23,743 78	53,500 56	776,519 87
Assurance Company of America	New York	3,215 00	6,494 69	2,918 38	226,331 33
Boston	Boston	126,197 84	29,082 03	70,387 70	1,421,067 89
Caledonian American	New York	2,645 00	2,744 42	2,473 91	110,135 28
Commercial Union Fire	New York	4,144 13	5,106 77	2,692 76	110,888 90
Continental	New York	320,861 85	118,678 10	247,471 26	4,017,449 93
Equitable Fire and Marine	Providence, R. I.	31,164 12	12,613 27	25,798 48	353,076 77
Fire Association	Philadelphia	274,229 54	83,140 79	206,945 29	2,922,568 19
Franklin Fire	Philadelphia	40,412 50	26,428 03	83,552 62	638,461 88
German Alliance	New York	1,775 00	19,388 85	2,849 90	261,853 92
German-American	New York	213,278 99	96,158 44	333,765 85	3,188,687 88
Girard Fire and Marine	Philadelphia	55,368 44	23,029 28	35,311 52	508,126 63
Greenwich	New York	139,962 21	21,685 03	159,486 07	1,355,011 82
Hanover Fire	New York	152,448 58	59,136 19	110,001 20	1,794,670 76
Hartford Fire	Hartford	470,265 76	167,090 33	933,095 50	7,133,005 82
Home	New York	409,789 04	136,391 54	445,791 24	4,734,490 88
Insurance Company of North America	Philadelphia	328,699 29	148,946 42	290,429 18	6,552,837 49
Insurance Co. of the State of Pennsylvania	Philadelphia	16,945 00	11,422 22	61,472 04	347,650 54
Kings County Fire	New York	6,681 04	1,770 13	9,375 48	64,949 77
Magdeburg Fire	New York	7,675 13	3,326 62	9,014 91	145,697 88
Mercantile Fire and Marine	Boston	22,136 02	4,850 81	11,121 40	204,774 40
Merchants	Newark	171,241 17	37,562 35	27,562 92	1,117,224 29
Milwaukee Mechanics	Milwaukee	72,357 82	36,740 09	83,662 23	1,105,272 30
National Fire	Hartford	190,134 28	83,036 49	209,383 65	2,368,546 89
National Standard	New York	3,105 00	8,023 20	2,493 05	249,209 64
Niagara Fire	New York	153,997 40	42,385 74	138,712 47	1,668,303 73
North German Fire	New York	1,513 96	491 86	2,918 21	14,560 22
Northwestern National	Milwaukee	112,092 78	34,386 26	64,817 32	1,012,200 08
Norwalk Fire	Norwalk, Conn.	11,631 96	6,051 89	8,914 64	162,759 29
Orient	Hartford	104,945 33	42,435 77	86,485 31	1,520,124 48
Pelican	New York		2,413 01	4,646 54	28,205 10
Pennsylvania Fire	Philadelphia	93,000 00	71,224 65	85,924 11	1,942,141 11
Phenix	Brooklyn	321,096 10	91,583 41	330,977 94	3,260,308 27

Phœnix	Hartford	192,938 38	84,593 35	307,528 46	3,144,499 94
Providence-Washington	Providence, R. I.	86,825 56	42,308 33	71,950 82	1,582,944 42
Queen	New York	180,300 29	61,285 41	114,875 52	1,977,714 78
Springfield Fire and Marine	Springfield, Mass.	110,105 15	83,354 72	216,318 32	1,926,285 24
St. Paul Fire and Marine	St. Paul	86,722 26	45,127 91	149,543 04	2,013,915 31
Teutonia	New Orleans	25,198 55	9,848 80	35,364 34	432,447 29
Thuringia American Fire	New York	17,720 21	7,936 37	21,493 51	151,398 24
Traders	Chicago	66,630 85	27,706 34	62,927 72	908,924 66
Union	Philadelphia	39,431 86	9,515 58	24,990 39	328,652 57
United States Fire	New York	26,104 82	10,177 20	34,335 18	350,699 41
Victoria Fire	New York	3,694 69	2,707 27	3,178 54	96,893 66
Westchester Fire	New York	114,002 07	36,326 11	123,769 44	1,391,070 96
Williamsburg City Fire	Brooklyn	73,828 94	7,166 99	52,926 40	678,417 36
Totals		$5,532,957 22	$2,149,417 56	$6,156,107 32	$75,211,681 51

TABLE NO. 32.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1899, with Premiums thereon, of Fire, and Fire and Marine Insurance Companies doing business in California—Companies of Other States.

Name.	Location.	Risks Written During the Year.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Etna	Hartford	$407,465,549 00	$4,537,066 43	$140,823,106 00	$390,598 89	$4,927,665 32
Agricultural	Watertown, N. Y.	155,256,500 00	1,319,424 00			1,319,424 00
American	Newark	260,005,996 00	1,456,642 99			1,456,642 99
American	Boston	26,940 252 00	279,104 04			279,104 04
American Central	St. Louis	87,427,251 00	1,049,146 00			1,049,146 00
American Fire	Philadelphia	140,846,046 00	1,592,447 75			1,592,447 75
American Fire	New York	165,463,094 00	1,200,235 17			1,200,235 17
Assurance Company of America	New York	34,007,222 00	307,215 11			307,215 11
Boston	Boston	64,271,560 00	632,424 27	161,106,082 00	926,220 06	1,558,644 33
Caledonian American	New York	15,468,413 00	144,281 93			144,281 93
Commercial Union Fire	New York	28,002,292 00	258,480 95			258,480 95
Continental	New York	512,214,400 00	4,499,179 37			4,499,179 37
Equitable Fire and Marine	Providence, R. I.	38,084,271 00	410,390 23	228,659 00	1,284 86	411,675 09
Fire Association	Philadelphia	268,750,929 00	3,263,694 34			3,263,694 34
Franklin Fire	Philadelphia	55,207,530 00	603,351 37			603,351 37
German Alliance	New York	41,407,069 00	322,131 07			322,131 07
German-American	New York	475,024,068 00	4,056,307 51			4,056,307 51
Girard Fire and Marine	Philadelphia	52,722,275 00	507,213 58			507,213 58
Greenwich	New York	168,091,106 00	1,332,250 60	55,765,614 00	187,363 51	1,519,614 11
Hanover Fire	New York	192,034,365 00	1,999,773 77			1,999,773 77
Hartford Fire	Hartford	694,749,682 00	7,989,050 77			7,989,050 77
Home	New York	732,702,441 00	6,211,610 08	88,384,029 00	463,113 48	6,674,723 56
Insurance Company of North America	Philadelphia	531,065,576 00	4,738,516 17	392,422,764 00	2,255,894 32	6,994,410 49
Insurance Co. of the State of Pennsylvania	Philadelphia	31,876,753 00	357,145 52			357,145 52
Kings County Fire	New York	10,530,129 00	74,804 79			74,804 79
Magdeburg Fire	New York	17,781,663 00	146,272 62			146,272 62
Mercantile Fire and Marine	Boston	24,082,703 00	246,052 05	513,274 00	2,620 52	248,672 57
Merchants	Newark	121,416,587 00	1,261,355 24			1,261,355 24
Milwaukee Mechanics	Milwaukee	106,361,043 00	1,240,177 39			1,240,177 39
National Fire	Hartford	288,694,936 00	2,797,574 16			2,797,574 16
National Standard	New York	31,458,175 00	289,305 70			289,305 70
Niagara Fire	New York	216,026,854 00	2,091,766 38			2,091,766 38

North German Fire	New York	5,839,682 00	58,104 04			58,104 04
Northwestern National	Milwaukee	115,412,419 00	1,152,508 99			1,152,508 99
Norwalk Fire	Norwalk, Conn.	34,741,440 00	261,940 09			261,940 09
Orient	Hartford	130,405,487 00	1,646,161 39	934,160 00	31,752 90	1,677,914 29
Pelican	New York	9,415,688 00	76,967 55			76,967 55
Pennsylvania Fire	Philadelphia	215,831,929 00	2,106,936 86			2,106,936 86
Phenix	Brooklyn	343,415,424 00	3,614,873 27			3,614,873 27
Phœnix	Hartford	314,735,773 00	3,063,205 38			3,063,205 38
Providence-Washington	Providence, R. I.	153,032,757 00	1,389,432 75	112,518,333 00	514,027 54	1,903,460 29
Queen	New York	238,258,657 00	2,416,026 28			2,416,026 28
Springfield Fire and Marine	Springfield, Mass.	211,784,528 00	2,192,207 88			2,192,207 88
St. Paul Fire and Marine	St. Paul	135,012,986 00	1,858,431 69	47,713,639 00	494,052 82	2,352,484 51
Teutonia	New Orleans	37,646,212 00	532,062 27	5,217,559 00	34,973 54	567,035 81
Thuringia American Fire	New York	18,332,206 00	233,347 29			233,347 29
Traders	Chicago	102,522,056 00	1,127,493 30			1,127,493 30
Union	Philadelphia	30,590,558 00	318,388 76			318,388 76
United States Fire	New York	32,934,647 00	356,037 02	2,212,660 00	40,948 59	396,985 61
Victoria Fire	New York	11,559,883 00	105,705 95			105,705 95
Westchester Fire	New York	178,628,009 00	1,649,255 24			1,649,255 24
Williamsburg City Fire	Brooklyn	83,944,311 00	751,403 91			751,403 91
Totals		$8,399,481,382 00	$82,124,881 26	$1,037,839,879 00	$5,342,851 03	$87,467,732 29

Table No. 32—Continued.

Name.	Location.	Risks in Force December 31, 1899.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Etna	Hartford	$532,014,033 00	$6,026,160 33	$5,662,372 00	$152,614 59	$6,178,774 92
Agricultural	Watertown, N. Y.	238,313,800 00	2,092,560 00			2,092,560 00
American	Newark	259,231,717 00	2,672,360 86			2,672,360 86
American	Boston	26,273,704 00	278,503 32			278,503 32
American Central	St. Louis	116,230,306 00	1,344,476 21			1,344,476 21
American Fire	Philadelphia	176,787,237 00	1,950,087 05			1,950,087 05
American Fire	New York	139,238,165 00	1,038,748 39			1,038,748 39
Assurance Company of America	New York	25,125,453 00	231,239 77			231,239 77
Boston	Boston	54,863,577 00	557,090 55	5,859,689 00	377,062 31	934,152 86
Caledonian American	New York	12,367,939 00	109,000 68			109,000 68
Commercial Union Fire	New York	15,984,861 00	148,934 29			148,934 29
Continental	New York	829,124,137 00	7,633,368 29			7,633,368 29
Equitable Fire and Marine	Providence, R. I.	45,851,965 00	494,271 44	10,583 00	395 41	494,666 85
Fire Association	Philadelphia	362,252,707 00	4,041,078 98			4,041,078 98
Franklin Fire	Philadelphia	84,325,738 00	899,220 01			899,220 01
German Alliance	New York	45,067,175 00	339,958 32			339,958 32
German-American	New York	643,948,752 00	5,322,387 93			5,322,387 93
Girard Fire and Marine	Philadelphia	82,595,043 00	781,882 33			781,882 33
Greenwich	New York	235,843,319 00	1,471,025 20	2,052,294 00	68,056 44	1,539,081 64
Hanover Fire	New York	226,379,539 00	2,368,835 07			2,368,835 07
Hartford Fire	Hartford	923,000,670 00	10,399,321 48			10,399,321 48
Home	New York	861,823,861 00	8,227,370 00	12,456,809 00	298,719 00	8,526,089 00
Insurance Company of North America	Philadelphia	600,884,390 00	5,870,405 07	4,947,925 00	224,215 33	6,094,620 40
Insurance Co. of the State of Pennsylvania	Philadelphia	26,425,459 00	312,711 57			312,711 57
Kings County Fire	New York	8,875,820 00	63,863 76			63,863 76
Magdeburg Fire	New York	11,565,142 00	101,769 70			101,769 70
Mercantile Fire and Marine	Boston	30,133,721 00	310,627 75			310,627 75
Merchants	Newark	143,657,697 00	1,453,270 29			1,453,270 29
Milwaukee Mechanics	Milwaukee	133,270,119 00	1,552,226 38			1,552,226 38
National Fire	Hartford	341,874,125 00	3,512,236 03			3,512,236 03
National Standard	New York	21,544,117 00	203,553 91			203,553 91
Niagara Fire	New York	269,411,288 00	2,458,652 84			2,458,652 84
North German Fire	New York	4,587,930 00	48,359 49			48,359 49
Northwestern National	Milwaukee	224,167,966 00	2,259,356 18			2,259,356 18

Norwalk Fire	Norwalk, Conn.	29,797,044 00	217,313 24			217,313 24
Orient	Hartford	165,292,364 00	1,937,121 99	762,436 00	23,730 25	1,960,852 24
Pelican	New York	7,300,525 00	60,667 74			60,667 74
Pennsylvania Fire	Philadelphia	334,685,614 00	3,006,152 35			3,006,152 35
Phenix	Brooklyn	523,989,883 00	5,905,670 92			5,905,670 92
Phœnix	Hartford	374,153,345 00	3,955,016 50			3,955,016 50
Providence-Washington	Providence, R. I.	146,839,462 00	1,482,945 52	5,219,255 00	176,571 44	1,659,516 96
Queen	New York	295,227,289 00	2,967,353 84			2,967,353 84
Springfield Fire and Marine	Springfield, Mass.	282,066,341 00	2,867,045 84			2,867,045 84
St. Paul Fire and Marine	St. Paul	148,835,310 00	1,936,022 28	4,049,102 00	117,964 29	2,053,986 57
Teutonia	New Orleans	29,222,997 00	441,164 30			441,164 30
Thuringia American Fire	New York	18,113,303 00	179,550 63			179,550 63
Traders	Chicago	101,890,426 00	1,209,484 84			1,209,484 84
Union	Philadelphia	37,759,095 00	386,346 10			386,346 10
United States Fire	New York	38,217,524 00	386,509 48	1,183,705 00	27,266 35	413,775 83
Victoria Fire	New York	8,767,592 00	86,403 66			86,403 66
Westchester Fire	New York	222,466,229 00	2,152,789 63			2,152,789 63
Williamsburg City Fire	Brooklyn	135,954,332 00	1,132,306 97			1,132,306 97
Totals		$10,653,619,647 00	$106,884,779 30	$42,204,170 00	$1,466,595 41	$108,351,374 71

TABLE No. 33.—*Summary of Assets, Liabilities, Income, Expenditures, etc., and Net Surplus of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Foreign Countries.*

Name.	Location.	Assets.	Liabilities.	Income.	Expenditures.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	$915,933 77	$391,584 44	$507,133 22	$533,526 72
Alliance	London	863,912 09	129,634 19	193,772 52	123,203 26
Atlas*	London	11,866,381 46	9,853,518 82	2,194,446 37	2,150,737 25
Baloise Fire	Basle	850,847 54	325,732 93	386,911 29	391,825 06
British America	Toronto	1,215,253 29	746,755 33	1,148,276 62	1,185,612 28
Caledonian	Edinburgh	1,952,119 29	1,137,206 49	1,214,548 28	1,271,570 34
Commercial Union	London	3,805,381 97	2,490,594 07	2,683,586 86	2,431,357 11
Hamburg-Bremen	Hamburg	1,576,997 82	1,032,130 31	1,165,713 66	1,101,425 59
Helvetia Swiss Fire	St. Gall	916,421 51	387,109 12	450,277 41	419,187 90
Imperial	London	1,938,375 74	1,151,502 70	1,207,796 80	1,246,794 36
Lancashire	Manchester	2,300,766 81	1,686,609 66	1,874,525 16	2,206,797 18
Law Union and Crown	London	687,802 39	212,865 28	260,256 14	291,195 46
Lion Fire	London	874,014 21	501,910 93	564,316 91	569,222 39
Liverpool and London and Globe	Liverpool	9,425,667 87	4,776,050 60	5,047,081 09	5,072,590 01
London	London	2,341,053 72	978,024 46	1,264,401 81	1,241,190 67
London and Lancashire	Liverpool	2,861,661 90	1,782,578 79	1,727,238 60	1,705,977 34
Magdeburg Fire*	Magdeburg	4,867,864 13	2,868,806 53	4,182,502 44	4,533,512 64
Manchester Fire	Manchester	1,789,925 83	1,257,872 17	1,308,188 70	1,308,157 85
New Zealand	Auckland	472,674 76	93,171 53	315,438 22	119,736 84
North British and Mercantile	London	4,117,454 35	2,325,615 38	2,469,038 57	2,465,867 69
Northern*	London	28,612,121 10	21,403,746 56	6,245,833 21	5,109,827 73
North German Fire	Hamburg	734,323 33	475,963 68	626,252 18	584,054 68
Norwich Union Fire*	Norwich, England	6,566,651 50	3,196,846 04	5,094,930 71	5,018,713 88
Palatine	Manchester	2,637,777 33	2,039,569 72	2,413,687 94	2,369,940 62
Phœnix	London	2,835,815 36	2,025,177 07	2,269,832 84	2,554,607 16
Prussian National	Stettin	725,124 60	407,978 32	532,537 31	527,618 35
Royal	Liverpool	7,240,882 40	4,765,642 45	4,227,305 93	4,383,417 15
Royal Exchange*	London	23,536,496 05	14,509,183 18	4,945,156 60	4,222,672 20
Scottish Union and National	Edinburgh	4,063,484 41	2,148,500 37	2,344,786 47	2,548,096 59
State Fire	Liverpool	328,127 67	64,294 31	76,110 35	82,447 85
Sun	London	2,616,934 63	1,606,792 08	1,502,335 07	1,627,350 02
Svea*	Gothenburg	7,737,843 72	6,262,587 80	2,913,327 49	2,842,691 28
Thuringia*	Erfurt	11,570,215 54	10,231,189 48	3,092,569 80	2,749,153 88
Transatlantic Fire	Hamburg	830,928 65	466,563 89	667,622 97	637,354 50
Union	London	1,540,793 23	842,877 73	938,556 46	1,223,760 32
Western	Toronto	1,854,554 94	1,219,014 87	1,702,388 97	1,749,323 90
Totals		$159,072,584 91	$105,795,201 28	$69,758,684 97	$68,600,518 05

*Home office statement.

TABLE No. 33—Continued.

Name.	Location.	Losses Incurred During the Year.	Net Surplus.	Cash Capital Paid Up.
Aachen and Munich Fire	Aix-la-Chapelle, Germany	$343,773 65	$524,349 33	
Alliance	London	48,707 89	734,277 90	
Atlas*	London	1,307,105 84	1,292,862 64	$720,000 00
Baloise Fire	Basle	300,259 08	525,114 61	
British America	Toronto	625,705 33	468,497 96	
Caledonian	Edinburgh	836,175 78	814,912 80	
Commercial Union	London	1,708,641 45	1,314,787 90	
Hamburg-Bremen	Hamburg	731,720 99	544,867 51	
Helvetia Swiss Fire	St. Gall	318,949 62	529,312 39	
Imperial	London	801,124 83	786,873 04	
Lancashire	Manchester	1,489,004 00	614,157 15	
Law Union and Crown	London	216,371 77	474,937 11	
Lion Fire	London	322,662 72	372,103 28	
Liverpool and London and Globe	Liverpool	3,392,252 41	4,649,617 27	
London	London	713,913 08	1,363,029 26	
London and Lancashire	Liverpool	1,035,650 51	1,079,083 11	
Magdeburg Fire*	Magdeburg	2,926,462 74	1,249,057 60	750,000 00
Manchester Fire	Manchester	825,653 07	532,053 66	
New Zealand	Auckland	63,532 61	379,503 23	
North British and Mercantile	London	1,691,768 13	1,791,838 97	
Northern*	London	2,016,106 71	5,708,374 51	1,500,000 00
North German Fire	Hamburg	373,471 72	258,359 65	
Norwich Union Fire*	Norwich, England	3,021,232 58	2,709,805 46	660,000 00
Palatine	Manchester	1,637,502 00	598,207 61	
Phœnix	London	1,546,795 85	810,638 29	
Prussian National	Stettin	305,491 07	317,146 28	
Royal	Liverpool	2,955,557 03	2,475,239 95	
Royal Exchange*	London	1,668,544 25	5,581,213 42	3,446,099 45
Scottish Union and National	Edinburgh	1,702,262 10	1,914,984 04	
State Fire	Liverpool	68,593 51	263,833 36	
Sun	London	1,048,569 69	1,010,142 55	
Svea*	Gothenburg	745,867 29	941,922 59	533,333 33
Thuringia*	Erfurt	1,670,057 66	889,026 06	450,000 00
Transatlantic Fire	Hamburg	433,651 81	364,364 76	
Union	London	955,077 91	697,915 50	
Western	Toronto	1,196,857 21	635,540 07	
Totals		$41,045,073 92	$45,217,950 85	$8,059,432 78

*Home office statement.

TABLE No. 34.—*Showing the various items composing the Assets of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Foreign Countries.*

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and Banks.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.			$789,357 50		$40,139 07
Alliance	London	$163,170 87	$10,000 00	607,500 00		44,927 90
Atlas*	London	446,103 93	12,384 05	2,131,338 16	$39,506 70	196,595 56
Baloise Fire	Basle			689,250 00		71,635 00
British America	Toronto		10,000 00	998,341 56		15,694 02
Caledonian	Edinburgh			1,654,710 00		114,755 30
Commercial Union	London	888,148 69	265,500 00	1,833,660 00		368,458 07
Hamburg-Bremen	Hamburg			1,361,987 50		72,631 56
Helvetia Swiss Fire	St. Gall			698,825 00		107,153 06
Imperial	London	476,634 70		1,128,835 00		77,046 28
Lancashire	Manchester	385,585 72		1,615,220 75		45,441 92
Law Union and Crown	London			616,072 50		16,763 85
Lion Fire	London	4,500 00	242,977 50	477,850 00		75,694 30
Liverpool and London and Globe	Liverpool	1,855,750 00	3,307,350 00	2,673,637 50		678,386 03
London	London			1,970,926 25		154,011 69
London and Lancashire Fire	Liverpool	300,000 00		2,035,282 16		180,023 37
Magdeburg Fire*	Magdeburg	537,144 50	1,164,268 88	1,849,539 32		309,476 49
Manchester Fire	Manchester	3,023 78		1,401,266 25		87,499 89
New Zealand	Auckland	175,000 00		276,250 00		742 71
North British and Mercantile	London			3,512,965 00		186,587 36
Northern*	London	2,113,538 44	1,517,698 81	18,443,295 27	2,678,394 50	721,072 12
North German Fire	Hamburg		71,500 00	413,162 50		89,532 72
Norwich Union Fire*	Norwich, England	286,317 29	40,000 00	4,730,442 23		755,160 90
Palatine	Manchester		60,000 00	1,976,886 00		200,799 09
Phœnix	London			2,228,300 00		421,428 87
Prussian National	Stettin	800 00		586,706 25		74,991 31
Royal	Liverpool	2,143,090 05	230,000 00	3,796,809 63		351,374 26
Royal Exchange*	London	1,084,848 20	4,963,751 70	11,921,345 00	3,082,992 55	386,026 25
Scottish Union and National	Edinburgh	203,808 24	1,259,432 45	2,014,110 42	1,900 00	216,609 33
State Fire	Liverpool			263,875 00		45,114 28
Sun	London	250,000 00	188,000 00	1,751,386 25		140,471 86
Svea*	Gothenburg	668,000 00	2,941,141 14	2,297,015 96	1,108,657 37	137,132 30
Thuringia*	Erfurt, Germany	460,741 74	7,267,810 95	1,805,871 69	847,495 48	99,731 34
Transatlantic Fire	Hamburg			627,346 25		63,726 31
Union	London	200,000 00		1,099,087 25		51,235 10
Western	Toronto		20,000 00	1,270,774 01		201,717 67
Totals		$12,646,206 15	$23,571,815 48	$83,549,228 16	$7,758,946 60	$6,799,787 14

* Home office statement.

TABLE No. 34—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, Not Matured, Taken for Fire and Marine Risks.	All Other Assets.	Total Assets.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$920 00	$84,366 28	$1,150 92		$915,933 77
Alliance	London	1,750 00	35,856 71	231 61	$475 00	863,912 09
Atlas*	London	23,045 50	45,744 68		8,971,662 88	11,866,381 46
Baloise Fire	Basle	1,166 67	88,795 87			850,847 54
British America	Toronto	9,652 51	179,001 35	2,563 85		1,215,253 29
Caledonian	Edinburgh	15,496 63	162,557 23	513 71	4,086 42	1,952,119 29
Commercial Union	London	26,700 68	405,715 00	3,097 49	14,102 04	3,805,381 97
Hamburg-Bremen	Hamburg	1,000 00	140,979 08	399 68		1,576,997 82
Helvetia Swiss Fire	St. Gall	3,291 67	107,151 78			916,421 51
Imperial	London	5,091 66	245,289 06	189 02	5,290 02	1,938,375 74
Lancashire	Manchester		254,518 42			2,300,766 81
Law Union and Crown	London	3,523 79	51,442 25			687,802 39
Lion Fire	London	11,163 56	61,828 85			874,014 21
Liverpool and London and Globe	Liverpool	44,286 43	854,765 46		11,492 45	9,425,667 87
London	London	5,889 59	197,369 94	91 70	12,764 55	2,341,053 72
London and Lancashire Fire	Liverpool	26,498 34	303,161 01	6,858 40	9,838 62	2,861,661 90
Magdeburg Fire*	Magdeburg	6,453 76	344,007 68		656,973 50	4,867,864 13
Manchester Fire	Manchester	3,304 17	291,523 83	472 25	2,835 66	1,789,925 83
New Zealand	Auckland		16,076 88	3,963 82	641 35	472,674 76
North British and Mercantile	London	32,590 00	378,638 85	141 24	6,531 90	4,117,454 35
Northern*	London	277,640 90	112,736 21	106,383 19	2,641,361 66	28,612,121 10
North German Fire	Hamburg	3,716 44	143,786 08		12,625 59	734,323 33
Norwich Union Fire*	Norwich, England	51,901 79	662,130 58	40,698 71		6,566,651 50
Palatine	Manchester	850 00	399,242 24			2,637,777 33
Phœnix	London	23,105 00	157,163 75		5,817 74	2,835,815 36
Prussian National	Stettin	1,595 83	61,021 21		10 00	725,124 60
Royal	Liverpool	45,254 16	660,366 46		13,987 84	7,240,882 40
Royal Exchange*	London	168,677 85	523,680 20	16,589 05	1,388,585 25	23,536,496 05
Scottish Union and National	Edinburgh	40,363 03	327,260 94			4,063,484 41
State Fire	Liverpool	1,537 50	17,600 89			328,127 67
Sun	London	22,811 98	262,947 87		1,316 67	2,616,934 63
Svea*	Gothenburg	71,931 20	40,335 78		473,629 97	7,737,843 72
Thuringia*	Erfurt, Germany	42,163 97	207,501 76	457,360 42	381,538 19	11,570,215 54
Transatlantic Fire	Hamburg	7,255 83	95,062 02		37,538 24	830,928 65
Union	London	9,824 39	180,646 49			1,540,793 23
Western	Toronto		323,606 83	38,456 43		1,854,554 94
Totals		$990,454 83	$8,623,879 52	$679,161 49	$14,653,105 54	$159,072,584 91

* Home office statement.

TABLE No. 35.—*Showing the various items composing the Liabilities, except Capital Stock, of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Foreign Countries.*

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Cash Dividends.	Fire Reinsurance.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$7,341 01	$41,439 92	$5,175 00		$312,321 57
Alliance	London	658 00	1,200 00			119,874 63
Atlas*	London	277,973 77			$5,183 75	1,079,211 26
Baloise Fire	Basle	27,418 33	32,166 60	1,875 00		219,428 38
British America	Toronto	25,177 52	63,435 17	5,840 20		576,972 88
Caledonian	Edinburgh	123,297 50	32,687 91	10,105 78		894,532 05
Commercial Union	London	130,348 57	215,225 00	26,100 00		2,014,264 40
Hamburg-Bremen	Hamburg	26,025 00	80,085 00	17,700 00		855,869 12
Helvetia Swiss Fire	St. Gall	16,522 98	58,473 70	5,947 85		255,341 40
Imperial	London	88,827 93	65,893 43	26,413 60		886,142 40
Lancashire	Manchester	122,946 21	141,225 69	24,372 57		1,353,065 19
Law Union and Crown	London	1,256 30	31,652 65	2,457 00		168,409 80
Lion Fire	London	12,482 10	24,948 07	2,350 00		450,176 56
Liverpool and London and Globe	Liverpool		524,990 58	30,400 00		3,856,101 04
London	London	28,103 68	109,842 27	13,121 50		731,124 49
London and Lancashire Fire	Liverpool	49,197 58	97,293 87	14,550 00		1,515,815 97
Magdeburg Fire*	Magdeburg		653,030 04		1,087 50	1,979,922 09
Manchester Fire	Manchester	55,108 76	72,396 87	12,903 34		1,019,218 29
New Zealand	Auckland	2,500 00	5,410 00	4,600 00		64,091 96
North British and Mercantile	London	78,372 87	174,247 76	41,023 90		1,938,321 92
Northern*	London	387,341 56			13,749 29	1,772,975 92
North German Fire	Hamburg	22,240 91	25,860 37	6,000 00		387,684 13
Norwich Union Fire*	Norwich, Eng.	370,440 94			470 50	2,803,534 60
Palatine	Manchester	62,663 77	209,511 91	35,604 34		1,605,659 16
Phœnix	London	75,726 00	195,249 14	21,020 00		1,513,160 86
Prussian National	Stettin	24,548 33	28,458 67	4,190 00		343,731 20
Royal	Liverpool	52,289 21	423,276 13	52,538 42		3,821,693 74
Royal Exchange*	London	341,936 05				766,693 78
Scottish Union and National	Edinburgh	74,478 55	197,616 00	14,665 01		1,824,047 59
State Fire	Liverpool	2,726 27	14,970 64			42,172 15
Sun	London	116,632 69	63,157 00	18,033 00		1,345,504 45
Svea*	Gothenburg		140,000 00		12,653 33	637,674 46
Thuringia*	Erfurt		179,400 00		112 50	561,808 75
Transatlantic Fire	Hamburg	33,419 72	44,716 01	3,804 38		361,738 52
Union	London	37,904 53	142,275 55	5,348 63		641,806 22
Western	Toronto	35,557 30	91,980 46	8,572 80		979,567 27
Totals		$2,711,463 94	$4,182,116 41	$414,712 35	$33,256 87	$39,699,658 20

* Home office statement.

TABLE No. 35—Continued.

Name.	Location.	Marine Reinsurance.	Liability Under Life Department.	All Other Claims.	Total Liabilities.	Net Surplus.
Aachen and Munich Fire	Aix-la-Chapelle, Ger			$25,306 94	$391,584 44	$524,349 33
Alliance	London			7,901 56	129,634 19	734,277 90
Atlas*	London		$8,425,966 62	65,183 42	9,853,518 82	1,292,862 64
Baloise Fire	Basle			44,844 62	325,732 93	525,114 61
British America	Toronto	$39,528 69		35,800 87	746,755 33	468,497 96
Caledonian	Edinburgh			76,583 25	1,137,206 49	814,912 80
Commercial Union	London	44,386 64		60,269 46	2,490,594 07	1,314,787 90
Hamburg-Bremen	Hamburg			52,451 19	1,032,130 31	544,867 51
Helvetia Swiss Fire	St. Gall			50,823 19	387,109 12	529,312 39
Imperial	London			84,225 34	1,151,502 70	786,873 04
Lancashire	Manchester			45,000 00	1,686,609 66	614,157 15
Law Union and Crown	London			9,089 53	212,865 28	474,937 11
Lion Fire	London			11,954 20	501,910 93	372,103 28
Liverpool and London and Globe	Liverpool		90,039 07	274,519 91	4,776,050 60	4,649,617 27
London	London	29,622 07		66,210 45	978,024 46	1,363,029 26
London and Lancashire Fire	Liverpool			105,721 37	1,782,578 79	1,079,083 11
Magdeburg Fire*	Magdeburg			234,766 90	2,868,806 53	1,249,057 60
Manchester Fire	Manchester			98,244 91	1,257,872 17	532,053 66
New Zealand	Auckland	12,572 34		3,997 23	93,171 53	379,503 23
North British and Mercantile	London			93,648 93	2,325,615 38	1,791,838 97
Northern*	London		18,983,376 62	246,303 17	21,403,746 56	5,708,374 54
North German Fire	Hamburg			34,178 27	475,963 68	258,359 65
Norwich Union Fire*	Norwich, Eng.			22,400 00	3,196,846 04	2,709,805 46
Palatine	Manchester			126,130 54	2,039,569 72	598,207 61
Phœnix	London			220,021 07	2,025,177 07	810,638 29
Prussian National	Stettin	29 30		7,020 82	407 978 32	317,146 28
Royal	Liverpool		120,436 88	295,408 07	4,765,642 45	2,475,239 95
Royal Exchange*	London	193,054 10	13,199,353 40	8,145 85	14,509,183 18	5,581,213 42
Scottish Union and National	Edinburgh			37,693 19	2,148,500 37	1,914,984 04
State Fire	Liverpool			4,425 25	64,294 31	263,833 36
Sun	London			63,464 94	1,606,792 08	1,010,142 55
Svea*	Gothenburg		5,172,580 27	299,679 74	6,262,587 80	941,922 59
Thuringia*	Erfurt	6,112 57	8,895,423 11	588,332 55	10,231,189 48	889,026 06
Transatlantic Fire	Hamburg			22,885 26	466,563 89	364,364 76
Union	London			15,542 80	842,877 73	697,915 50
Western	Toronto	70,005 22		33,331 82	1,219,014 87	635,540 07
Totals		$395,310 93	$54,887,175 97	$3,471,506 61	$105,795,201 28	$45,217,950 85

* Home office statement.

TABLE No. 36.—*Showing the various items composing the Incomes of Fire, and Fire and Marine Insurance Companies doing business in California on December 31, 1899—Companies of Foreign Countries.*

Name.	Location.	Fire Premiums.	Marine Premiums.	Interest on Mortgages.	Interest on Stocks and Bonds.	Rents.	All Other Sources.	Total Income.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$181,005 81			$25,857 69		$269 72	$507,133 22
Alliance	London	163,663 57			17,216 45	$12,892 50		193,772 52
Atlas*	London	2,074,156 44			88,959 10		31,330 83	2,194,446 37
Baloise Fire	Basle	363,045 47			23,865 82			386,911 29
British America	Toronto	858,236 46	$250,157 58		39,882 58			1,148,276 62
Caledonian	Edinburgh	1,146,361 40			68,186 88			1,214,548 28
Commercial Union	London	2,451,427 44	112,396 76	$11,553 75	86,401 57	21,807 34		2,683,586 86
Hamburg-Bremen	Hamburg	1,110,196 05			55,517 61			1,165,713 66
Helvetia Swiss Fire	St. Gall	423,113 23			27,164 18			450,277 41
Imperial	London	1,141,313 21			53,366 46	13,117 13		1,207,796 80
Lancashire	Manchester	1,799,210 55			68,414 25		6,900 36	1,874,525 16
Law Union and Crown	London	240,156 04			20,100 10			260,256 14
Lion Fire	London	533,119 70		12,159 68	19,037 53			564,316 91
Liverpool and London and Globe	Liverpool	4,717,490 28		139,644 68	95,534 06	94,162 07	250 00	5,047,081 09
London	London	801,632 98	375,290 14		87,478 69			1,264,401 81
London and Lancashire	Liverpool	1,640,526 37			83,255 98	3,456 25		1,727,238 60
Magdeburg Fire*	Magdeburg	4,002,803 15		47,401 64	74,734 43		57,563 22	4,182,502 44
Manchester Fire	Manchester	1,253,714 73			54,473 97			1,308,188 70
New Zealand	Auckland	67,989 67	29,134 30		2,509 25		215,805 00	315,438 22
North British and Mercantile	London	2,322,457 49			146,581 08			2,469,038 57
Northern*	London	3,545,951 83			944,095 00	47,418 81	1,708,367 57	6,245,833 21
North German Fire	Hamburg	604,098 47		4,270 00	17,701 86		181 85	626,252 18
Norwich Union Fire*	Norwich, Eng.	4,843,626 00		2,700 00	178,058 39	15,699 75	54,846 57	5,094,930 71
Palatine	Manchester	2,287,631 36		3,580 00	95,046 23		27,430 35	2,413,687 94
Phœnix	London	2,173,488 54			95,649 51		694 79	2,269,832 84
Prussian National	Stettin	444,136 72	2,493 57		27,340 00		58,567 02	532,537 31
Royal	Liverpool	4,008,029 01		10,537 36	154,731 71	54,007 85		4,227,305 93
Royal Exchange*	London	2,097,515 00	603,394 00		795,534 65		1,448,712 95	4,945,156 60
Scottish Union and National	Edinburgh	2,199,400 22		67,265 52	78,120 73			2,344,786 47
State Fire	Liverpool	66,637 84			9,472 51			76,110 35
Sun	London	1,405,683 10		9,080 00	77,263 02	10,308 95		1,502,335 07
Svea*	Gothenburg	1,609,442 14		280,803 11		43,900 74	979,181 50	2,913,327 49
Thuringia*	Erfurt	1,178,301 44	43,452 26	53,325 05	312 183 54	16,289 26	1,489,018 25	3,092,569 80
Transatlantic Fire	Hamburg	557,150 89			24,434 48		86,037 60	667,622 97
Union	London	890,331 80			38,504 06	9,720 60		938,556 46
Western	Toronto	1,286,626 80	359,271 20	2,110 00	54,380 97			1,702,388 97
Totals		$56,789,671 20	$1,775,589 81	$644,430 79	$4,041,054 34	$342,781 25	$6,165,157 58	$69,758,684 97

* Home office statement.

TABLE No. 37.—*Showing the various items composing the Expenditures of Fire, and Fire and Marine Insurance Companies doing business in California, on December 31, 1899—Companies of Foreign Countries.*

Name.	Location.	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$322,919 69			$95,770 37
Alliance	London	50,860 54			35,203 51
Atlas*	London	1,293,700 87		$142,869 75	361,306 69
Baloise Fire	Basle	267,643 40			117,615 16
British America	Toronto	617,640 01	$209,136 26		200,200 65
Caledonian	Edinburgh	624,628 78			235,741 99
Commercial Union	London	1,558,483 38	20,268 25		470,926 10
Hamburg-Bremen	Hamburg	668,130 99			202,339 21
Helvetia Swiss Fire	St. Gall	265,367 47			114,345 67
Imperial	London	801,124 83			219,881 11
Lancashire	Manchester	1,487,217 65			325,979 79
Law Union and Crown	London	193,299 77			76,863 34
Lion Fire	London	357,798 08			107,160 49
Liverpool and London and Globe	Liverpool	3,402,452 09			826,096 51
London	London	573,481 59	251,572 84		218,232 24
London and Lancashire	Liverpool	1,054,057 56			308,973 46
Magdeburg Fire*	Magdeburg	2,926,462 74		312,500 00	784,907 99
Manchester Fire	Manchester	850,895 80			217,113 80
New Zealand	Auckland	40,500 75	23,637 56		12,299 84
North British and Mercantile	London	1,665,139 27			394,359 94
Northern*	London	1,959,208 69		445,655 00	577,734 56
North German Fire	Hamburg	352,628 80			176,235 29
Norwich Union Fire*	Norwich, Eng.	3,012,032 58		274,780 00	963,413 06
Palatine	Manchester	1,550,505 97			517,858 06
Phœnix	London	1,491,634 71			378,398 94
Prussian National	Stettin	294,310 90	1,148 71		91,499 23
Royal	Liverpool	2,948,232 24			684,444 86
Royal Exchange*	London	1,135,793 35	441,004 00	481,345 15	348,022 70
Scottish Union and National	Edinburgh	1,750,116 20			477,623 85
State Fire	Liverpool	52,928 00			19,932 90
Sun	London	1,057,497 00			299,819 06
Svea*	Gothenburg	745,867 29			511,845 04
Thuringia*	Erfurt	676,830 72	29,913 87	112,500 00	448,276 02
Transatlantic Fire	Hamburg	409,773 78			152,796 94
Union	London	826,307 09			267,330 48
Western	Toronto	883,283 36	322,915 34		288,764 30
Totals		$38,368,755 94	$1,299,596 83	$1,769,649 90	$11,529,313 15

*Home office statement.

TABLE No. 37—Continued.

Name.	Location.	Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$62,474 22	$19,264 85	$33,097 59	$533,526 72
Alliance	London	13,415 89	5,302 61	18,420 71	123,203 26
Atlas*	London			352,859 94	2,150,737 25
Baloise Fire	Basle	1,500 00	3,032 87	2,033 63	391,825 06
British America	Toronto	61,238 30	39,368 67	58,028 39	1,185,612 28
Caledonian	Edinburgh	92,610 64	38,503 83	80,085 10	1,271,570 34
Commercial Union	London	144,951 89	82,286 89	154,440 60	2,431,357 11
Hamburg-Bremen	Hamburg	111,443 61	37,308 02	82,203 76	1,101,425 59
Helvetia Swiss Fire	St. Gall	3,000 00	19,088 55	17,386 21	419,187 90
Imperial	London	85,933 70	44,972 13	94,882 59	1,246,794 36
Lancashire	Manchester	176,665 99	64,318 91	152,614 84	2,206,797 18
Law Union and Crown	London	5,655 40	8,616 59	6,760 36	291,195 46
Lion Fire	London	44,262 36	23,574 71	36,426 75	569,222 39
Liverpool and London and Globe	Liverpool	327,229 31	148,329 99	368,482 11	5,072,590 01
London	London	93,743 19	43,524 30	60,636 51	1,241,190 67
London and Lancashire	Liverpool	145,860 41	54,969 15	142,116 76	1,705,977 34
Magdeburg Fire*	Magdeburg	209,771 12	86,271 38	213,599 41	4,533,512 64
Manchester Fire	Manchester	91,919 61	55,569 89	92,658 75	1,308,157 85
New Zealand	Auckland	19,572 25	3,565 16	20,161 28	119,736 84
North British and Mercantile	London	218,975 38	86,537 12	100,855 98	2,465,867 69
Northern*	London	721,826 42	90,557 94	1,314,845 12	5,109,827 73
North German Fire	Hamburg	18,232 51	12,923 03	24,035 05	584,054 68
Norwich Union Fire*	Norwich, Eng.	347,599 19	98,727 77	322,161 28	5,018,713 88
Palatine	Manchester	137,941 91	60,018 12	103,616 56	2,369,940 62
Phœnix	London	123,531 63	69,520 94	491,520 94	2,554,607 16
Prussian National	Stettin	36,370 50	16,465 19	87,823 82	527,618 35
Royal	Liverpool	345,523 09	135,853 81	269,363 15	4,383,417 15
Royal Exchange*	London			1,816,507 00	4,222,672 20
Scottish Union and National	Edinburgh	118,561 63	84,265 90	117,529 01	2,548,096 59
State Fire	Liverpool	4,675 69	2,170 50	2,740 76	82,447 85
Sun	London	102,764 70	45,963 40	121,305 86	1,627,350 02
Svea*	Gothenburg	134,963 82	20,584 06	1,429,431 07	2,842,691 28
Thuringia*	Erfurt	253,539 86	135,324 42	1,092,768 99	2,749,153 88
Transatlantic Fire	Hamburg	28,911 03	14,516 62	31,356 13	637,354 50
Union	London	47,815 09	34,902 38	47,405 28	1,223,760 32
Western	Toronto	76,400 00	57,431 76	120,529 14	1,749,323 90
Totals		$4,408,880 34	$1,743,631 46	$9,480,690 43	$68,600,518 05

*Home office statement.

TABLE No. 38.—*Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1899, with Premiums thereon, of Fire, and Fire and Marine Insurance Companies doing business in California—Companies of Foreign Countries.*

Name.	Location.	Risks Written During the Year.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$48,482,460 00	$618,432 99			$618,432 99
Alliance	London	17,436,296 00	215,621 81			215,621 81
Atlas*	London	1,107,369,280 00	3,469,578 13			3,469,578 13
Baloise Fire	Basle	45,955,254 00	490,672 65			490,672 65
British America	Toronto	114,223,004 00	1,085,187 13	$37,635,850 00	$314,345 47	1,399,532 60
Caledonian	Edinburgh	148,192,335 00	1,582,194 83			1,582,194 83
Commercial Union	London	304,218,134 00	3,019,923 73	42,385,078 00	174,997 26	3,194,920 99
Hamburg-Bremen	Hamburg	115,198,094 00	1,374,418 52			1,374,418 52
Helvetia Swiss Fire	St. Gall	59,940,900 00	590,646 42			590,646 42
Imperial	London	131,220,823 00	1,465,128 72			1,465,128 72
Lancashire	Manchester	232,513,646 00	2,284,866 28			2,284,866 28
Law Union and Crown	London	39,262,074 00	391,467 11			391,467 11
Lion Fire	London	70,201,470 00	750,671 89			750,671 89
Liverpool and London and Globe	Liverpool	718,946,427 00	6,137,342 74			6,137,342 74
London	London	115,721,440 00	974,337 09	110,971,543 00	569,368 00	1,543,705 09
London and Lancashire	Liverpool	287,032,534 00	2,340,414 52			2,340,414 52
Magdeburg Fire*	Magdeburg	2,800,115,485 00	7,793,256 18			7,793,256 18
Manchester Fire	Manchester	173,162,237 00	1,872,805 82			1,872,805 82
New Zealand	Auckland	6,524,328 00	97,542 14	2,289,280 00	33,508 98	131,051 12
North British and Mercantile	London	308,071,182 00	2,785,263 77			2,785,263 77
Northern*	London	1,154,897,159 00	3,545,951 83			3,545,951 83
North German Fire	Hamburg	67,074,579 00	858,415 73			858,415 73
Norwich Union Fire*	Norwich, Eng.	1,948,698,135 00	6,297,525 14			6,297,525 14
Palatine	Manchester	289,433,342 00	2,924,300 96			2,924,300 96
Phœnix	London	380,134,394 00	3,112,023 55			3,112,023 55
Prussian National	Stettin	47,904,524 00	580,042 40	601,212 00	2,854 82	582,897 22
Royal	Liverpool	690,936,062 00	5,338,131 13			5,338,131 13
Royal Exchange*	London	1,052,650,508 00	2,554,225 50	196,183,358 00	1,101,849 45	3,656,074 95
Scottish Union and National	Edinburgh	309,975,977 00	2,982,073 03			2,982,073 03
State Fire	Liverpool	10,301,421 00	99,379 42			99,379 42
Sun	London	193,840,763 00	1,786,255 06			1,786,255 06
Svea*	Gothenburg	430,375,504 00	2,210,290 93			2,210,290 93
Thuringia*	Erfurt	753,522,088 00	2,126,832 96	31,771,134 00	101,057 87	2,227,890 83
Transatlantic Fire	Hamburg	72,273,157 00	791,223 45			791,223 45
Union	London	141,783,512 00	1,361,717 57			1,361,717 57
Western	Toronto	191,412,815 00	1,694,232 12	60,915,922 00	411,192 66	2,105,424 78
Totals		$14,579,001,343 00	$77,602,393 25	$482,753,377 00	$2,709,174 51	$80,311,567 76

*Home office statement.

TABLE No. 38—Continued.

Name.	Location.	RISKS IN FORCE DECEMBER 31, 1899.				
		Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
Aachen and Munich Fire	Aix-la-Chapelle, Ger.	$46,443,689 00	$597,219 55			$597,219 55
Alliance	London	17,821,264 00	234,481 53			234,481 53
Atlas*	London	683,595,915 00	2,107,340 85			2,107,340 85
Baloise Fire	Basle	36,632,381 00	414,430 32			414,430 32
British America	Toronto	121,766,593 00	1,112,352 01	$2,411,469 00	$43,380 76	1,155,732 77
Caledonian	Edinburgh	180,153,735 00	1,753,289 04			1,753,289 04
Commercial Union	London	397,586,425 00	3,747,674 46	1,869,017 00	35,794 87	3,783,469 33
Hamburg-Bremen	Hamburg	136,083,185 00	1,656,920 11			1,656,920 11
Helvetia Swiss Fire	St. Gall	47,611,499 00	490,299 39			490,299 39
Imperial	London	163,829,363 00	1,708,768 72			1,708,768 72
Lancashire	Manchester	261,518,558 00	2,624,816 55			2,624,816 55
Law Union and Crown	London	31,831,832 00	312,082 60			312,082 60
Lion Fire	London	75,687,718 00	804,465 49			804,465 49
Liverpool and London and Globe	Liverpool	834,050,765 00	7,096,547 50			7,096,547 50
London	London	164,824,888 00	1,441,080 13	4,686,716 00	29,622 07	1,470,702 20
London and Lancashire	Liverpool	405,868,561 00	2,963,442 24			2,963,442 24
Magdeburg Fire*	Magdeburg					
Manchester Fire	Manchester	192,373,827 00	2,028,298 69			2,028,298 69
New Zealand	Auckland	9,216,334 00	127,713 86	585,665 00	20,075 29	147,789 15
North British and Mercantile	London	380,885,129 00	3,787,511 68			3,787,511 68
Northern*	London	769,931,439 00	2,363,967 89			2,363,967 89
North German Fire	Hamburg	57,876,023 00	738,373 44			738,373 44
Norwich Union Fire*	Norwich, Eng.	1,602,329,065 00	5,397,064 66			5,397,064 66
Palatine	Manchester	309,875,303 00	3,098,237 28			3,098,237 28
Phœnix	London	291,792,237 00	2,780,294 20			2,780,294 20
Prussian National	Stettin	54,436,268 00	664,901 34	6,060 00	29 30	664,930 64
Royal	Liverpool	791,040,750 00	7,102,302 84			7,102,302 84
Royal Exchange*	London	576,778,157 00	1,445,027 50			1,445,027 50
Scottish Union and National	Edinburgh	405,718,254 00	3,532,909 24			3,532,909 24
State Fire	Liverpool	7,869,972 00	81,203 05			81,203 05
Sun	London	305,631,705 00	2,637,095 70			2,637,095 70
Svea*	Gothenburg	222,561,670 00	1,303,991 91			1,303,991 91
Thuringia*	Erfurt	606,721,332 00	1,047,967 53	12,708,454 00	43,452 26	1,091,419 79
Transatlantic Fire	Hamburg	60,893,193 00	675,846 18			675,846 18
Union	London	122,709,637 00	1,241,538 09			1,241,538 09
Western	Toronto	202,728,199 00	1,883,133 82	5,196,623 00	79,563 10	1,962,696 92
Totals		$10,576,674,865 00	$71,002,589 39	$27,464,004 00	$251,917 65	$71,254,507 04

*Home office statement.

TABLE NO. 39.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Marine Companies doing business in California on December 31, 1899.

Name.	Location.	Cash Capital.	Assets.	Liabilities.	Income.	Expenditures.	Losses Incurred During the Year.	Net Surplus.
Alliance	Berlin	$250,000 00	$1,131,542 41	$563,169 56	$811,648 60	$683,480 45	$469,864 02	$318,372 85
Alliance Marine	London	1,000,000 00	2,918,535 00	296,480 00	783,315 00	898,805 00	572,675 00	1,622,055 00
American and Foreign Marine	New York	200,000 00	309,687 65	21,276 09	69,121 37	36,402 79	19,800 00	88,411 56
Baloise	Basle	200,000 00	661,888 00	239,058 80	423,432 00	421,371 95	485,561 26	222,829 20
British and Foreign Marine	Liverpool	1,310,520 00	7,231,673 94	1,689,361 66	3,005,911 00	3,384,868 60	2,655,561 99	4,231,792 28
Canton	Hong Kong	250,000 00	1,169,805 04	321,263 10	803,748 58	608,717 08	255,181 28	598,541 94
China Traders	Hong Kong	300,000 00	1,216,716 05	316,565 45	600,168 16	605,841 12	630,134 25	600,150 60
Fonciere	Paris	1,250,000 00	3,312,540 65	1,236,461 06	1,895,062 95	1,499,507 60	1,103,602 18	826,079 59
Frankfort Marine	Frankfort, Ger.	312,500 00	2,167,269 41	1,370,795 22	1,694,113 78	1,036,612 40	295,466 36	483,974 19
Helvetia General	St. Gall	400,000 00	1,469,813 98	479,422 99	516,995 23	517,655 83	323,567 22	590,390 99
Imperial Marine	Tokio	375,000 00	452,128 12	26,600 95	300,627 95	235,079 60	141,283 07	50,527 17
Indemnity Mutual Marine	London	1,005,000 00	4,243,694 18	272,642 17	1,774,384 17	1,921,549 08	1,496,327 87	2,966,052 01
London and Provincial Marine	London	500,000 00	1,594,833 50	334,371 55	1,086,603 35	1,030,066 25	913,615 05	760,461 95
Mannheim	Mannheim		488,496 78	85,260 98	412,958 82	330,597 66	230,464 64	403,235 80
Man On	Hong Kong	500,000 00	660,387 80	71,309 21	231,211 00	250,675 85	82,042 38	89,078 59
Marine	London	900,000 00	6,074,289 02	229,565 40	1,341,749 80	1,229,166 75	711,909 15	4,944,723 62
Maritime	Liverpool	500,000 00	2,230,969 85	1,089,662 23	1,110,443 26	916,165 54	931,830 00	641,307 62
Munich	Munich	1,250,000 00	14,314,398 45	9,112,462 87	10,686,882 69	10,202,387 55	1,014,706 75	3,951,935 58
Nippon Sea and Land	Osaka							
North China	Shanghai	600,000 00	1,030,612 68	84,925 79	510,985 20	718,516 11	182,045 88	345,686 89
Ocean Marine	London	500,000 00	2,535,573 44	211,460 00	1,016,805 00	1,086,615 00	892,560 00	1,824,113 44
Po On	Hong Kong	400,000 00	503,377 00	40,324 75	351,621 25	351,190 60	287,254 25	63,052 25
Reliance Marine	Liverpool	500,000 00	1,332,943 58	244,457 48	632,016 40	622,723 00	472,290 00	588,486 10
Sea	Liverpool	500,000 00	3,574,167 58	1,056,120 72	1,323,595 85	1,368,568 81	1,062,108 06	2,018,046 86
Standard Marine	Liverpool	500,000 00	1,556,410 00	393,375 00	517,831 00	443,523 00	356,750 00	663,035 00
Switzerland Marine	Zurich	200,000 00	903,156 07	470,942 50	530,574 02	420,675 12	307,594 14	232,213 57
Thames and Mersey	Liverpool	1,000,000 00	6,071,505 00	1,412,517 00	1,816,580 00	2,009,569 00	1,568,140 00	3,658,988 00
Union Marine	Liverpool	817,500 00	4,397,204 44	1,302,295 46	1,477,971 53	1,310,341 23	1,012,490 04	2,277,408 98
Universo Marine	Milan	300,000 00	557,238 61	271,752 28	596,390 18	523,293 30	427,942 80	
Wilhelma	Magdeburg	750,000 00	10,895,301 32	9,669,203 45	3,112,110 15	2,044,966 32	470,187 05	476,097 87
Yangtse	Shanghai	262,800 00	934,409 00	133,911 15	405,815 30	284,808 12	178,823 02	537,697 85
Totals		$16,833,320 00	$85,940,568 55	$33,047,014 87	$39,840,673 59	$36,993,740 83	$19,551,777 71	$36,074,747 35

TABLE NO. 40.

Showing the items composing the Assets of Marine Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds.	Collateral Loans	Cash in Office and Banks.
Alliance	Berlin	$161,125 00		$283,368 85		$294,049 40
Alliance Marine	London	185,000 00		2,397,940 00		108,750 00
American and Foreign Marine	New York			299,665 69		1,761 84
Baloise	Basle	22,000 00	$70,300 00	317,061 67		67,096 70
British and Foreign Marine	Liverpool	416,881 08	33,500 00	5,390,814 24	$114,646 05	242,261 17
Canton	Hong Kong		381,055 93	426,477 41		148,334 11
China Traders	Hong Kong		400,319 44	306,187 77		360,297 53
Fonciere	Paris	690,392 33		1,229,737 19		440,778 56
Frankfort Marine	Frankfort, Ger.	136,856 09	758,750 00	599,612 29		146,037 30
Helvetia General	St. Gall	57,000 00	407,906 60	565,382 42		235,197 65
Imperial Marine	Tokio	8,663 92	108,853 41	135,591 22		90,158 14
Indemnity Mutual Marine	London			3,671,154 00		335,233 78
London and Provincial Marine	London			1,096,414 50		298,301 85
Mannheim	Mannheim			364,500 00		48,783 45
Man On	Hong Kong		250,073 05			255,807 52
Marine	London	350,000 00		5,320,083 18		98,219 86
Maritime	Liverpool			1,846,189 48		97,613 74
Munich	Munich		218,750 00	1,858,583 40		1,569,440 19
Nippon Sea and Land	Osaka					
North China	Shanghai	183,874 46	65,325 00	549,271 80		154,736 97
Ocean Marine	London	375,000 00		1,804,661 50		131,847 41
Po On	Hong Kong		98,156 75			292,442 00
Reliance Marine	Liverpool			1,063,915 00	14,000 00	52,163 42
Sea	Liverpool			2,759,277 06	176,500 00	180,520 28
Standard Marine	Liverpool			1,179,912 00		197,071 00
Switzerland Marine	Zurich			458,536 00		141,359 53
Thames and Mersey	Liverpool			5,205,115 00		188,176 20
Union Marine	Liverpool	15,465 00		3,524,710 37	115,350 00	59,101 48
Universo Marine	Milan			228,378 00		123,512 24
Wilhelma	Magdeburg	655,806 01	8,581,050 00	221,070 96		78,541 47
Yangtse	Shanghai		184,500 00	303,787 49		337,643 13
Totals		$3,258,063 89	$11,558,540 18	$43,407,398 49	$420,496 05	$6,775,237 92

TABLE No. 40—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, Not Matured, taken for Marine Risks.	All Other Assets.	Total Assets.
Alliance	Berlin	$363 19	$392,635 97			$1,131,542 41
Alliance Marine	London	14,025 00	181,710 00	$21,110 00	$10,000 00	2,918,535 00
American and Foreign Marine	New York		8,260 12			309,687 65
Baloise	Basle	3,016 45	182,413 18			661,888 00
British and Foreign Marine	Liverpool	38,472 48	656,461 39	228,357 24	110,280 29	7,231,673 94
Canton	Hong Kong	9,278 53	204,497 54		161 52	1,169,805 04
China Traders	Hong Kong	12,000 09	78,006 17	17,684 89	42,220 16	1,216,716 05
Fonciere	Paris	13,243 70	672,685 96	4,136 30	261,566 61	3,312,540 65
Frankfort Marine	Frankfort, Ger.	82,975 01	112,127 38		330,911 34	2,167,269 41
Helvetia General	St. Gall	15,640 02	186,691 96		1,995 34	1,469,813 98
Imperial Marine	Tokio		108,861 43			452,128 12
Indemnity Mutual Marine	London		227,690 28	7,899 50	1,716 62	4,243,694 18
London and Provincial Marine	London		200,117 15			1,594,833 50
Mannheim	Mannheim		75,116 30	97 03		488,496 78
Man On	Hong Kong		154,507 23			660,387 80
Marine	London		289,540 93	5,194 25	11,250 80	6,074,289 02
Maritime	Liverpool		284,418 50		2,748 13	2,230,969 85
Munich	Munich	15,401 07	4,251,082 88		6,401,140 91	14,314,398 45
Nippon Sea and Land	Osaka					
North China	Shanghai	10,548 85	63,929 00	2,926 60		1,030,612 68
Ocean Marine	London	21,705 45	202,359 08			2,535,573 44
Po On	Hong Kong	4,325 00	108,453 25			503,377 00
Reliance Marine	Liverpool	12,302 25	172,573 25		17,989 66	1,332,943 58
Sea	Liverpool	2,054 91	389,222 18	3,899 87	62,693 28	3,574,167 58
Standard Marine	Liverpool	11,561 00	160,415 00	6,045 00	1,406 00	1,556,410 00
Switzerland Marine	Zurich	2,668 98	151,168 92	124,926 27	24,496 37	903,156 07
Thames and Mersey	Liverpool	66,958 25	580,937 00	27,680 25	2,638 30	6,071,505 00
Union Marine	Liverpool	40,444 38	385,529 08	35,934 50	220,669 63	4,397,204 44
Universo Marine	Milan		205,348 37			557,238 61
Wilhelma	Magdeburg	616 75	509,095 93	3,740 70	845,379 50	10,895,301 32
Yangtse	Shanghai	8,226 49	99,467 39		784 50	934,409 00
Totals		$385,827 85	$11,295,322 81	$489,632 40	$8,350,048 96	$85,940,568 55

TABLE No. 41.

Showing the various items composing the Liabilities, except Capital Stock, of Marine Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Dividends Remaining Unpaid.	Marine Reinsurance.	All Other Claims.	Total Liabilities.	Net Surplus.
Alliance	Berlin	$226,321 71			$212 50	$43,541 05	$293,094 30	$563,169 56	$318,372 85
Alliance Marine	London		$88,475 00		2,975 00	167,135 00	37,895 00	296,480 00	1,622,055 00
American and Foreign Marine	New York	5,050 00	40 00		8,000 00	6,920 23	1,265 86	21,276 09	88,411 56
Baloise	Basle	155,501 80				83,557 00		239,058 80	222,829 20
British and Foreign Marine	Liverpool		637,817 37		2,600 26	850,349 42	198,594 61	1,689,361 66	4,231,792 28
Canton	Hong Kong	65,043 37	73,967 00		1,801 95	96,674 84	83,775 94	321,263 10	598,541 94
China Traders	Hong Kong		121,208 00		6,509 75	132,965 63	55,882 07	316,565 45	600,150 60
Fonciere	Paris	483,584 19			4,846 50	455,004 10	293,026 27	1,236,461 06	826,079 59
Frankfort Marine	Frankfort, Ger.	205,565 00			210 00	45,176 88	1,119,843 34	1,370,795 22	483,974 19
Helvetia General	St. Gall	257,813 15				91,709 42	129,900 42	479,422 99	590,390 99
Imperial Marine	Tokio	21,936 15			294 25	4,370 55		26,600 95	50,527 17
Indemnity Mutual Marine	London	37,927 17			1,715 00	233,000 00		272,642 17	2,966,052 01
London and Provincial Marine	London	50,935 00			1,641 10	187,603 00	94,192 45	334,371 55	760,461 95
Mannheim	Mannheim		46,875 68			26,555 00	11,830 30	85,260 98	403,235 80
Man On	Hong Kong	7,500 00			60,000 00	3,809 21		71,309 21	89,078 59
Marine	London	7,079 80	21,020 00			118,558 50	82,907 10	229,565 40	4,944,723 62
Maritime	Liverpool	506,410 00			1,466 00	532,390 00	49,396 23	1,089,662 23	641,307 62
Munich	Munich		1,182,898 47			374,970 02	7,554,594 38	9,112,462 87	3,951,935 58
Nippon Sea and Land	Osaka								
North China	Shanghai		36,000 00		1,837 99	46,337 80	750 00	84,925 79	345,686 89
Ocean Marine	London	32,330 00	12,870 00			166,260 00		211,460 00	1,824,113 44
Po On	Hong Kong	5,355 00	14,382 00			18,045 25	2,542 50	40,324 75	63,052 25
Reliance Marine	Liverpool	140,380 00			666 50	82,699 35	20,711 63	244,457 48	588,486 10
Sea	Liverpool	2,389 00	665,100 00		110 00	313,951 20	74,570 52	1,056,120 72	2,018,046 86
Standard Marine	Liverpool		181,300 00			144,915 00	67,160 00	393,375 00	663,035 00
Switzerland Marine	Zurich	195,307 59			120 00	125,355 95	150,158 96	470,942 50	232,213 57
Thames and Mersey	Liverpool	555,990 00			2,734 00	806,035 00	47,758 00	1,412,517 00	3,658,988 00
Union Marine	Liverpool	401,500 00			875 00	317,737 63	582,182 83	1,302,295 46	2,277,408 98
Universo Marine	Milan	115,771 48				114,113 83	41,866 97	271,752 28	
Wilhelma	Magdeburg		87,577 25		397 50	112,303 91	9,468,924 79	9,669,203 45	476,097 87
Yangtse	Shanghai	33,732 00	43,518 00		1,885 65	26,437 00	28,338 50	133,911 15	537,697 85
Totals		$3,513,422 41	$3,213,048 77		$100,898 95	$5,728,481 77	$20,491,162 97	$33,047,014 87	$36,074,747 35

TABLE NO. 42.

Showing the various items composing the Incomes of Marine Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Marine Premiums.	Interest on Mortgages.	Interest on Stocks and Bonds.	All Other Sources.	Total Income.
Alliance	Berlin	$235,349 87		$11,207 09	$565,091 64	$811,648 60
Alliance Marine	London	702,790 00		80,525 00		783,315 00
American and Foreign Marine	New York	61,436 37		7,685 00		69,121 37
Baloise	Basle	406,046 21		17,385 79		423,432 00
British and Foreign Marine	Liverpool	2,635,905 29		204,566 57	165,439 14	3,005,911 00
Canton	Hong Kong	782,379 35	$6,359 38	14,204 51	805 34	803,748 58
China Traders	Hong Kong	552,586 22	27,011 56	20,500 38	70 00	600,168 16
Fonciere	Paris	1,823,634 49		62,865 05	8,563 41	1,895,062 95
Frankfort Marine	Frankfort, Ger.	428,054 80		39,678 11	1,226,380 87	1,694,113 78
Helvetia General	St. Gall	476,475 64	15,546 40	24,973 19		516,995 23
Imperial Marine	Tokio	260,347 28		37,864 82	2,415 85	300,627 95
Indemnity Mutual Marine	London	1,580,422 31		139,119 08	54,842 78	1,774,384 17
London and Provincial Marine	London	1,011,419 05		75,184 30		1,086,603 35
Mannheim	Mannheim	412,958 82				412,958 82
Man On	Hong Kong	197,324 65	13,500 41	8,668 12	11,717 82	231,211 00
Marine	London	1,124,251 80		217,498 00		1,341,749 80
Maritime	Liverpool	1,051,165 56		58,568 27	709 43	1,110,443 26
Munich	Munich	1,489,853 11	8,228 06	199,237 36	8,989,564 16	10,686,882 69
Nippon Sea and Land	Osaka					
North China	Shanghai	474,047 00	909 73	33,335 49	2,692 98	510,985 20
Ocean Marine	London	941,860 00		61,245 00	13,700 00	1,016,805 00
Po On	Hong Kong	318,165 50		22,545 50	10,910 25	351,621 25
Reliance Marine	Liverpool	595,044 58		36,891 20	80 62	632,016 40
Sea	Liverpool	1,223,176 78		100,107 22	311 85	1,323,595 85
Standard Marine	Liverpool	480,052 00		37,779 00		517,831 00
Switzerland Marine	Zurich	511,760 49		18,028 54	784 99	530,574 02
Thames and Mersey	Liverpool	1,630,898 40		168,277 60	17,404 00	1,816,580 00
Union Marine	Liverpool	1,352,799 63		125,020 65	151 25	1,477,971 53
Universo Marine	Milan	582,937 60		13,452 58		596,390 18
Wilhelma	Magdeburg	539,772 05	334,912 27	44,298 43	2,193,127 40	3,112,110 15
Yangtse	Shanghai	349,810 79	15,756 80	20,707 49	19,540 22	405,815 30
Totals		$24,232,725 64	$422,224 61	$1,901,419 34	$13,284,304 00	$39,840,673 59

TABLE NO. 43.

Showing the various items composing the Expenditures of Marine Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Marine Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Alliance	Berlin	$123,028 27	$45,000 00	$197,925 61	$47,673 81	$2,646 58	$267,206 18	$683,480 45
Alliance Marine	London	600,670 00	102,380 00	15,135 00	129,380 00	10,150 00	41,090 00	898,805 00
American and Foreign Marine	New York	24,918 00	8,000 00	1,546 19	1,025 42	913 18		36,402 79
Baloise	Basle	326,930 85	16,000 00	41,517 24			36,923 86	421,371 95
British and Foreign Marine	Liverpool	2,655,561 99	327,630 00	9,789 68	324,149 81	54,494 03	13,243 09	3,384,868 60
Canton	Hong Kong	350,780 13		38,738 27	38,736 36		180,462 32	608,717 08
China Traders	Hong Kong	327,545 22	112,077 58	18,914 36	112,743 21		34,560 75	605,841 12
Fonciere	Paris	1,103,602 18		249,899 04	136,883 33		9,123 05	1,499,507 60
Frankfort Marine	Frankfort, Ger.	295,466 36	81,250 00	293,923 89	72,371 85	5,994 27	287,606 03	1,036,612 40
Helvetia General	St. Gall	323,567 22	80,000 00	57,435 48	32,160 03	7,551 56	16,941 54	517,655 83
Imperial Marine	Tokio	141,283 07	37,500 00	13,589 67	28,046 00		14,660 86	235,079 60
Indemnity Mutual Marine	London	1,496,327 87	232,785 00		71,490 62		120,945 59	1,921,549 08
London and Provincial Marine	London	913,615 05	50,000 00		49,523 70		16,927 50	1,030,066 25
Mannheim	Mannheim	241,267 88		46,757 81	14,225 57	9,445 25	18,901 15	330,597 66
Man On	Hong Kong	82,042 38	114,362 44		51,052 93		3,218 10	250,675 85
Marine	London	711,909 15	400,000 00		91,878 43	16,289 75	9,089 42	1,229,166 75
Maritime	Liverpool	787,575 75	50,000 00	18,610 21	27,434 61	1,911 97	30,633 00	916,165 54
Munich	Munich	1,014,706 75	257,812 50	3,197,739 89	176,064 49	7,596 77	5,548,467 17	10,202,387 57
Nippon Sea and Land	Osaka							
North China	Shanghai	543,814 55	82,584 25	8,431 47	77,560 75	501 97	5,623 12	718,516 11
Ocean Marine	London	892,560 00	100,000 00		94,055 00			1,086,615 00
Po On	Hong Kong	283,735 20	40,000 00				27,455 40	351,190 60
Reliance Marine	Liverpool	456,911 63	50,000 00			6,631 93	109,179 44	622,723 00
Sea	Liverpool	1,118,612 35	99,945 00	36,497 04	94,033 75	19,178 63	302 04	1,368,568 81
Standard Marine	Liverpool	391,475 00			42,757 12	8,019 88	1,271 00	443,523 00
Switzerland Marine	Zurich	307,594 14		53,078 50	41,224 29	4,451 63	14,326 56	420,675 12
Thames and Mersey	Liverpool	1,504,225 00	249,925 00		166,532 50	11,532 30	77,354 20	2,009,569 00
Union Marine	Liverpool	1,012,490 04	122,625 00	5,761 98	113,681 25	17,118 15	38,664 81	1,310,341 23
Universo Marine	Milan	427,942 80				2,479 83	92,870 67	523,293 30
Wilhelma	Magdeburg	401,193 06	107,500 00	89,934 85	24,098 26	2,678 95	1,419,561 30	2,044,966 42
Yangtse	Shanghai	178,823 02	26,640 00	23,550 80	37,287 97	1,258 79	17,247 54	284,808 12
Totals		$19,040,174 91	$2,794,016 77	$4,418,776 98	$2,096,071 06	$190,845 42	$8,453,855 69	$36,993,740 83

TABLE No. 44.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1899, with Premiums thereon, of Marine Insurance Companies doing business in California.

Name.	Location.	Marine Risks Written During the Year.	Premiums.	Marine Risks in Force December 31, 1899.	Premiums.
Alliance	Berlin	$911,596,450 00	$783,972 95	$273,646,689 00	$235,349 87
Alliance Marine	London	319,950,755 00	1,129,995 00	49,321,855 00	249,225 00
American and Foreign Marine	New York	61,946,454 00	65,690 74	1,244,869 00	6,920 23
Baloise	Basle	524,601,640 00	598,824 03	21,266,702 00	83,557 00
British and Foreign Marine	Liverpool	1,359,427,252 00	4,647,113 70	58,877,150 00	1,273,395 12
Canton	Hong Kong	189,581,734 00	816,819 50	24,204,010 00	104,408 83
China Traders	Hong Kong	171,791,700 00	887,651 05	24,815,620 00	132,965 63
Fonciere	Paris				
Frankfort Marine	Frankfort, Germany	124,815,344 00	629,025 03	2,027,038 00	45,176 88
Helvetia General	St. Gall	550,997,856 00	711,327 89	8,013,452 00	91,709 42
Imperial Marine	Tokio	51,455,845 00	318,615 69	1,396,308 00	24,995 43
Indemnity Mutual Marine	London	368,026,105 00	1,738,176 00	25,295,247 00	295,040 00
London and Provincial Marine	London	203,337,985 00	1,746,876 60	25,852,970 00	187,603 00
Mannheim	Mannheim	162,109,114 00	498,620 74	7,943,250 00	26,555 00
Man On	Hong Kong	81,121,892 00	199,469 61	3,026,482 00	7,618 43
Marine	London	1,145,060,000 00	1,401,706 90	30,000,000 00	210,421 00
Maritime	Liverpool	205,022,205 00	1,087,400 00	27,695,285 00	532,390 00
Munich	Munich	364,810,765 00	3,429,221 19	159,644,013 00	1,489,853 11
Nippon Sea and Land	Osaka				
North China	Shanghai				
Ocean Marine	London	192,970,955 00	1,194,775 00	36,535,219 00	863,455 00
Po On	Hong Kong	123,426,540 00	324,620 00	7,366,391 00	17,545 00
Reliance Marine	Liverpool	131,979,905 00	595,044 54	9,957,880 00	131,474 52
Sea	Liverpool	188,519,785 00	1,220,756 20	19,543,415 00	313,951 20
Standard Marine	Liverpool	74,880,740 00	501,401 00	7,427,650 00	144,915 00
Switzerland Marine	Zurich	391,083,251 00	931,122 87	33,921,344 00	125,355 95
Thames and Mersey	Liverpool	499,369,430 00	3,100,260 25	78,190,075 00	1,131,520 00
Union Marine	Liverpool	335,469,185 00	2,878,039 09	37,744,935 00	559,219 12
Universo Marine	Milan				
Wilhelma	Magdeburg	230,267,627 00	643,466 86	9,243,598 00	112,303 91
Yangtse	Shanghai	118,139,650 00	484,598 75	1,762,500 00	26,437 00
Totals		$9,081,760,164 00	$32,564,591 18	$985,963,947 00	$8,423,360 65

TABLE NO. 45—RECAPITULATION.

Summary of Assets, Liabilities, Income, Expenditures, etc., of Fire and Marine Insurance Companies doing business in California on December 31, 1899.

	Capital Paid Up.	Assets.	Liabilities.	Income.	Expenditures.	Losses Incurred during the Year.	Net Surplus.
California companies	$1,300,000 00	$4,763,072 23	$1,838,139 35	$2,349,682 96	$2,503,867 11	$1,482,897 05	$1,624,932 88
Companies of other States	34,500,000 00	159,866,648 86	72,993,193 37	73,164,605 13	75,211,681 51	43,540,504 72	52,373,455 49
Companies of foreign countries	8,059,432 78	159,072,584 91	105,795,201 28	69,758,684 97	68,600,518 05	41,045,073 92	45,217,950 85
Marine companies	16,833,320 00	85,940,568 55	33,047,014 87	39,840,673 59	36,993,740 83	19,551,777 71	36,074,747 35
Totals	$60,692,752 78	$409,667,049 70	$213,673,548 87	$185,113,646 65	$183,309,807 50	$105,620,253 40	$135,291,086 57

TABLE NO. 46—RECAPITULATION.

Showing the various items composing the Assets of Fire and Marine Insurance Companies doing business in California on December 31, 1899.

	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and Banks.
California companies	$719,950 00	$703,478 41	$2,369,735 00	$186,000 00	$282,445 05
Companies of other States	12,999,129 07	18,317,826 85	106,444,664 70	1,483,690 31	7,326,772 46
Companies of foreign countries	12,646,206 15	23,571,815 48	83,549,228 16	7,758,946 60	6,799,787 14
Marine companies	3,258,063 89	11,558,540 18	43,407,398 49	420,496 05	6,775,237 92
Totals	$29,623,349 11	$54,151,660 92	$235,771,026 35	$9,849,132 96	$21,184,242 57

	Interest Due and Accrued.	Premiums in Course of Collection.	Bills Receivable, Not Matured, Taken for Risks.	All Other Assets.	Total Assets.
California companies	$18,570 37	$474 241 52	----------	$8,651 88	$4,763,072 23
Companies of other States	705,211 67	11,913,717 18	$462,851 29	236,960 48	159,866,648 86
Companies of foreign countries	990,454 83	8,623,879 52	679,161 49	14,653,105 54	159,072,584 91
Marine companies	385,827 85	11,295,322 81	489,632 40	8,350,048 96	85,940,568 55
Totals	$2,100,064 72	$32,307,161 03	$1,631,645 18	$23,248,766 86	$409,642,874 55

TABLE NO. 47—RECAPITULATION.

Showing the various items composing the Liabilities of Fire and Marine Insurance Companies doing business in California on December 31, 1899.

	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Dividends Unpaid.	Fire Reinsurance.
California companies	$32,245 31	$149,736 57	$4,225 00		$1,502,599 10
Companies of other States	1,910,424 57	4,875,394 65	538,145 79	$19,699 60	61,051,969 42
Companies of foreign countries	2,711,463 94	4,182,116 41	414,712 35	33,256 87	39,699,658 20
Marine companies	3,513,422 41	3,213,048 77		100,898 95	
Totals	$8,167,556 23	$12,420,296 40	$957,083 14	$153,855 42	$102,254,226 72

	Marine Reinsurance.	All Other Claims.	Total Liabilities.	Net Surplus.
California companies	$135,585 98	$13,747 39	$1,838,139 35	$1,624,932 88
Companies of other States	1,136,137 98	3,461,421 36	72,993,193 37	52,373,455 49
Companies of foreign countries	395,310 93	58,358,682 58	105,795,201 28	45,217,950 85
Marine companies	5,728,481 77	20,491,162 97	33,047,014 87	36,074,747 35
Totals	$7,395,516 66	$82,325,014 30	$213,673,548 87	$135,291,086 57

TABLE NO. 48—RECAPITULATION.

Showing the various items composing the Incomes of Fire and Marine Insurance Companies doing business in California on December 31, 1899.

	Fire Premiums.	Marine Premiums.	Interest on Mortgages.	Interest on Stocks and Bonds.	Rents.	All Other Sources.	Total Income.
California companies	$1,773,118 28	$449,896 39	$45,086 97	$131,346 27	$38,203 73	$2,031 32	$2,439,682 96
Companies of other States	62,465,595 17	4,004,664 71	1,066,592 65	4,725,912 36	431,749 01	470,091 23	73,164,605 13
Companies of foreign countries	56,789,671 20	1,775,589 81	644,430 79	4,041,054 34	342,781 25	6,165,157 58	69,758,684 97
Marine companies		24,232,725 64	422,224 61	1,901,419 34		13,284,304 00	39,840,673 59
Totals	$121,028,384 65	$30,462,876 55	$2,178,335 02	$10,799,732 31	$812,733 99	$19,921,584 13	$185,203,646 65

TABLE NO. 49—RECAPITULATION.

Showing the various items composing the Expenditures of Fire and Marine Insurance Companies doing business in California on December 31, 1899.

	Fire Losses.	Marine Losses.	Dividends.	Commissions and Brokerage.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
California companies	$1,069,358 91	$395,587 41	$156,000 00	$306,868 43	$288,399 48	$76,902 50	$210,750 38	$2,503,867 11
Companies of other States	40,305,074 10	3,893,922 23	4,565,822 44	12,608,380 64	5,532,957 22	2,149,417 56	6,156,107 32	75,211,681 51
Companies of foreign countries	38,368,755 94	1,299,596 83	1,769,649 90	11,529,313 15	4,408,880 34	1,743,631 46	9,480,690 43	68,600,518 05
Marine companies		19,040,174 91	2,794,016 77	4,418,776 98	2,096,071 06	190,845 42	8,453,855 69	36,993,740 83
Totals	$79,743,188 95	$24,629,281 38	$9,285,489 11	$28,863,339 20	$12,326,308 10	$4,160,796 94	$24,301,403 82	$183,309,807 50

TABLE NO. 50—RECAPITULATION.

Showing amount of Risks Written, Premiums Received, and amount of Risks in Force on December 31, 1899, with Premiums thereon, of Fire and Marine Insurance Companies doing business in California.

RISKS WRITTEN DURING THE YEAR.

	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
California companies	$209,939,383 00	$2,466,715 91	$111,694,390 00	$906,744 62	$3,373,460 53
Companies of other States	8,399,481,382 00	82,124,881 26	1,037,839,879 00	5,342,851 03	87,467,732 29
Companies of foreign countries	14,579,001,343 00	77,602,393 25	482,753,377 00	2,709,174 51	80,311,567 76
Marine companies			9,081,760,164 00	32,564,591 18	32,564,591 18
Totals	$23,188,422,108 00	$162,193,990 42	$10,714,047,810 00	$41,523,361 34	$203,717,351 76

RISKS IN FORCE DECEMBER 31, 1899.

	Fire.	Premiums.	Marine.	Premiums.	Total Premiums.
California companies	$242,358,706 00	$2,932,784 24	$9,154,602 00	$220,696 63	$3,153,480 87
Companies of other States	10,653,619,647 00	106,884,779 30	42,204,170 00	1,466,595 41	108,351,374 71
Companies of foreign countries	10,576,674,865 00	71,002,589 39	27,464,004 00	251,917 65	71,254,507 04
Marine companies			985,963,947 00	8,423,360 65	8,423,360 65
Totals	$21,472,653,218 00	$180,820,152 93	$1,064,786,723 00	$10,362,570 34	$191,182,723 27

TABLE NO. 51.

Showing the various items composing the Assets of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Real Estate.	Loans on Mortgages.	Collateral Loans.	Premium Notes.	Stocks and Bonds.
Pacific Mutual Life	San Francisco	$1,029,142 89	$695,815 06	$148,452 29	$36,616 47	$1,375,125 00
Ætna Life	Hartford	513,446 71	22,203,920 76	973,133 18	495,617 84	19,834,257 24
Connecticut Mutual Life	Hartford	11,611,937 33	26,192,657 64	2,300 00	829,945 23	23,751,984 06
Equitable Life	New York	38,632,227 11	36,994,231 92	17,134,800 00		157,682,982 00
Fidelity Mutual Life	Philadelphia	1,309,806 08	222,487 00	74,881 40	58,959 04	558,030 34
Germania Life	New York	2,628,161 80	13,730,375 10			7,104,532 11
Home Life	New York	1,736,033 74	3,492,071 00	22,400 00	506,272 53	4,572,798 95
Manhattan Life	New York	3,986,280 50	4,784,262 01	1,594,937 76	426,133 62	3,718,755 68
Massachusetts Mutual Life	Springfield	508,692 00	9,281,066 23	9,000 00	720,109 43	9,390,986 16
Mutual Life	New York	23,186,525 06	74,794,821 63	6,330,000 00		173,185,461 74
Mutual Benefit Life	Newark	3,217,849 98	32,697,443 32	5,559,700 00	4,571,424 28	15,995,662 58
National Life	Montpelier	1,904,979 07	5,106,107 69	49,186 00	588,086 84	6,998,537 66
New England Mutual Life	Boston	2,371,989 26	7,292,035 17	2,510,994 00	274,762 55	14,891,358 70
New York Life	New York	17,082,000 00	36,297,517 19	3,278,450 00	1,850,402 11	150,484,285 87
Northwestern Mutual Life	Milwaukee	4,305,550 56	70,558,964 76		288,101 98	36,810,184 63
Penn Mutual Life	Philadelphia	2,684,713 48	14,296,781 99	3,632,448 43	1,040,423 23	13,145,972 83
Phœnix Mutual Life	Hartford	1,093,239 36	6,015,586 57	1,000 00	334,909 95	3,604,073 88
Provident Savings Life	New York	410,466 72	292,856 00	21,500 00	241,116 06	847,016 30
Security Trust and Life	Philadelphia	927,500 00	93,300 00		36,467 43	94,450 84
Travelers	Hartford	2,049,222 72	5,981,842 52	1,497,175 51		14,270,263 79
Union Central Life	Cincinnati	576,246 18	17,497,723 65		988,619 04	397,937 50
Union Mutual Life	Portland	1,093,324 85	1,292,986 63	743,069 72	183,889 95	4,327,741 25
Washington Life	New York	5,356,682 95	7,777,975 00	460,000 00		468,821 58
Totals		$128,216,018 35	$397,592,828 84	$44,043,428 29	$13,471,857 58	$663,511,220 69

Table No. 51—Continued.

Name.	Location.	Cash in Office and in Banks.	Interest Due and Accrued.	Net Uncollected Premiums.	All Other Admitted Assets.	Total Assets.
Pacific Mutual Life	San Francisco	$129,804 04	$37,326 49	$99,503 44	$144,398 90	$3,696,184 58
Ætna Life	Hartford	6,037,435 28	726,333 00	425,709 71	1,615,205 00	52,825,058 72
Connecticut Mutual Life	Hartford	856,217 83	1,000,582 40	338,315 12		64,583,939 61
Equitable Life	New York	18,271,871 74	2,685,975 87	5,279,580 00	2,671,489 17	279,353,157 81
Fidelity Mutual Life	Philadelphia	92,274 94	13,562 76	352,537 55	152,764 58	2,835,303 69
Germania Life	New York	543,162 13	296,964 30	499,961 93	1,294,090 14	26,097,247 51
Home Life	New York	206,714 73	93,600 42	194,992 35	523,975 40	11,348,859 12
Manhattan Life	New York	227,082 68	128,414 01	196,429 68	526,481 66	15,588,777 60
Massachusetts Mutual Life	Springfield	895,009 83	324,633 74	604,412 71	2,086,027 07	23,819,937 17
Mutual Life	New York	13,012,455 02	2,616,862 27	4,343,775 14	4,374,636 66	301,844,537 52
Mutual Benefit Life	Newark	862,440 87	1,126,130 97	798,890 40	5,639,652 97	70,469,195 37
National Life	Montpelier	530,990 54	275,709 72	448,484 62	1,831,718 51	17,733,800 65
New England Mutual Life	Boston	434,185 56	209,074 67	525,205 84	1,034,822 88	29,544,428 63
New York Life	New York	10,050,049 19	1,389,116 59	4,460,813 00	11,557,714 27	236,450,348 22
Northwestern Mutual Life	Milwaukee	4,094,646 82	2,047,175 15	1,961,139 55	6,580,965 00	126,646,728 45
Penn Mutual Life	Philadelphia	218,320 48	414,220 70	873,933 63	3,108,883 58	39,415,698 35
Phœnix Mutual Life	Hartford	422,753 12	136,480 83	220,951 44	430,296 00	12,259,291 15
Provident Savings Life	New York	439,292 29	35,158 16	590,742 00	295,359 96	3,173,507 49
Security Trust and Life	Philadelphia	18,600 66	8,281 99	30,205 90	46,462 21	1,255,269 03
Travelers	Hartford	1,810,269 96	245,983 39	600,446 40	1,305,307 27	27,760,511 56
Union Central Life	Cincinnati	599,214 77	674,118 02	420,770 09	2,330,429 27	23,485,058 52
Union Mutual Life	Portland	38,099 05	66,427 81	210,582 04	13,723 56	7,969,844 86
Washington Life	New York	265,801 96	143,648 17	288,741 19	1,087,861 60	15,849,532 45
Totals		$60,056,693 49	$14,695,781 43	$23,766,123 73	$48,652,265 66	$1,394,006,218 06

TABLE NO. 52.

Showing the various items composing the Liabilities, Capital not included, of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses Adjusted and in Process of Adjustment.	Losses Resisted.	Reserve on Policies.	Unpaid Dividends Due Policy Holders	All Other Liabilities.	Total Liabilities.	Surplus as Regards Policy Holders.
Pacific Mutual Life	San Francisco	$19,770 00	$7,000 00	$3,211,865 59		$160,684 19	$3,399,319 78	$296,864 80
Etna Life	Hartford	220,414 00	26,128 00	44,277,371 94	$759,239 34	2,127,520 33	47,410,673 61	5,414,385 11
Connecticut Mutual Life	Hartford	313,220 50	55,452 00	55,828,853 00	888,967 56	289,104 96	57,375,598 02	7,208,341 59
Equitable Life	New York	557,615 31	148,850 00	216,384,975 00	105,553 00	1,876,815 72	219,073,809 03	60,279,348 78
Fidelity Mutual Life	Philadelphia	133,748 15	11,000 00	2,032,826 00	181 38	31,334 02	2,209,089 55	626,214 14
Germania Life	New York	107,540 71	9,186 60	22,768,665 00	41,167 56	738,614 02	23,665,173 89	2,432,073 62
Home Life	New York	62,277 90	20,000 00	10,039,126 00	3,935 36	20,241 44	10,145,580 70	1,203,278 42
Manhattan Life	New York	112,543 48	47,467 00	13,961,201 00	17,495 77	38,513 87	14,177,221 12	1,411,556 48
Massachusetts Mutual Life	Springfield	76,811 00		21,428,341 00	144,778 26	185,184 28	21,835,114 54	1,984,822 63
Mutual Life	New York	1,286,112 18	306,501 00	248,984,609 00	87,386 18	1,047,380 25	251,711,988 61	50,132,548 91
Mutual Benefit Life	Newark	393,892 68	21,000 00	63,960,112 00	371,774 75	93,927 81	64,840,707 24	5,628,488 13
National Life	Montpelier	52,664 70	3,500 00	15,373,275 14	11,555 80	1,254,186 18	16,695,181 82	1,038,618 83
New England Mutual Life	Boston	157,145 00	3,500 00	26,528,525 08	149,486 58		26,838,656 66	2,705,771 97
New York Life	New York	2,029,231 25	28,000 00	192,024,281 00	251,461 15	42,117,374 82	236,450,348 22	
Northwestern Mutual Life	Milwaukee	322,246 47	40,600 00	98,528,643 00	185,758 45	22,034,782 79	121,112,030 71	5,534,697 74
Penn Mutual Life	Philadelphia	403,547 00		33,499,972 00	60,610 21	2,353,738 28	36,317,867 49	3,097,830 86
Phœnix Mutual Life	Hartford	59,279 00		11,509,570 00		146,860 00	11,715,709 00	543,582 15
Provident Savings Life	New York	101,702 00	49,000 00	2,481,461 00		17,132 14	2,649,295 14	524,212 35
Security Trust and Life	Philadelphia	63,250 00	27,600 00	549,809 00		38,117 50	678,776 50	576,492 53
Travelers	Hartford	165,783 02	64,050 00	20,940,081 22		2,569,913 37	23,739,827 61	4,020,683 95
Union Central Life	Cincinnati	56,086 00	58,448 00	19,767,033 00	9,338 93	220,512 43	20,111,418 36	3,373,640 16
Union Mutual Life	Portland	114,329 93	2,000 00	7,270,841 00	3,927 83	465,736 37	7,856,835 13	113,009 73
Washington Life	New York	102,973 16		15,006,193 00		8,243 24	15,117,409 40	732,123 05
Totals		$6,912,183 44	$929,282 60	$1,146,357,629 97	$3,092,618 11	$77,835,918 01	$1,235,127,632 13	$158,878,585 93

Table No. 53.

Showing the various items composing the Incomes of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Premiums.	Interest.	Rents.	All Other Sources.	Total Income.
Pacific Mutual Life	San Francisco	$1,067,860 40	$112,119 19	$41,973 59	$466,800 76	$1,688,753 94
Ætna Life	Hartford	7,123,651 54	2,304,951 24	37,740 17	52,381 80	9,518,724 75
Connecticut Mutual Life	Hartford	4,932,559 33	2,626,271 73	362,775 55	86,150 70	8,007,757 31
Equitable Life	New York	42,366,814 35	9,190,577 00	2,027,742 45	293,067 06	53,878,200 86
Fidelity Mutual Life	Philadelphia	1,918,297 67	57,405 16	61,211 69	11,373 33	2,048,287 85
Germania Life	New York	3,311,435 30	1,021,400 25	161,435 82	50,164 78	4,544,436 15
Home Life	New York	1,889,189 64	434,863 50	48,077 45		2,372,130 59
Manhattan Life	New York	1,952,975 25	527,807 51	191,306 15	25,349 66	2,707,438 57
Massachusetts Mutual Life	Springfield	4,328,648 45	957,727 68	23,461 86	20,472 96	5,330,310 95
Mutual Life	New York	44,524,519 22	11,184,515 39	1,000,741 65	2,180,300 95	58,890,077 21
Mutual Benefit Life	Newark	9,956,807 49	3,321,546 10	158,578 13	44,785 39	13,481,717 11
National Life	Montpelier	3,548,821 93	658,923 26	105,570 16		4,313,315 35
New England Mutual Life	Boston	3,794,598 15	1,096,963 36	125,081 53	1,984 90	5,018,627 94
New York Life	New York	42,138,502 47	9,328,255 78	890,805 01	13,700 00	52,371,263 26
Northwestern Mutual Life	Milwaukee	18,993,731 36	4,893,436 05	334,043 72	383,932 33	24,605,143 46
Penn Mutual Life	Philadelphia	7,634,247 45	1,657,892 66	154,575 21	136,453 98	9,583,169 30
Phœnix Mutual Life	Hartford	2,180,719 99	576,381 68	47,507 09	8,528 93	2,813,137 69
Provident Savings Life	New York	3,108,480 45	92,186 36	26,174 31	112,770 53	3,339,611 65
Security Trust and Life	Philadelphia	597,056 16	11,145 47	85,224 01	46,082 85	739,508 49
Travelers	Hartford	6,131,818 44	1,123,971 55	105,789 42		7,361,579 41
Union Central Life	Cincinnati	4,392,888 83	1,317,455 03	28,023 14		5,738,367 00
Union Mutual Life	Portland	1,444,862 27	304,368 27	21,286 98	63,401 64	1,833,919 16
Washington Life	New York	2,295,182 56	577,272 84	250,692 68	11,602 66	3,134,750 74
Totals		$219,633,668 70	$53,377,437 06	$6,289,817 77	$4,009,305 21	$283,310,228 74

TABLE NO. 54.

Showing the various items composing the Expenditures of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses and Matured Endowments.	Surrendered Policies.	Dividends to Policy Holders.	Dividends to Stockholders.	Commissions.
Pacific Mutual Life	San Francisco	$297,675 34	$68,663 20	$71,143 83	$14,000 00	$258,063 09
Ætna Life	Hartford	3,708,711 75	342,931 14	1,038,312 81	218,750 00	1,053,190 73
Connecticut Mutual Life	Hartford	4,322,397 01	532,667 53	1,265,334 04		379,702 01
Equitable Life	New York	15,280,835 16	5,185,538 02	3,054,809 68	7,000 00	5,263,531 36
Fidelity Mutual Life	Philadelphia	881,922 56	63,163 19	37,049 25		279,316 44
Germania Life	New York	2,108,473 01	317,938 30	176,776 08	24,000 00	359,194 87
Home Life	New York	740,549 31	112,091 42	164,714 37	15,000 00	257,463 44
Manhattan Life	New York	1,238,247 35	334,779 97	65,029 15	16,000 00	226,572 44
Massachusetts Mutual Life	Springfield	1,646,776 42	360,560 81	619,466 76		535,868 19
Mutual Life	New York	18,765,626 69	4,317,002 05	2,058,177 15		6,687,697 92
Mutual Benefit Life	Newark	4,664,210 05	1,471,733 67	1,858,946 27		1,029,010 70
National Life	Montpelier	1,023,712 92	468,410 68	142,199 63		530,397 12
New England Mutual Life	Boston	2,018,591 00	493,823 67	439,154 37		355,661 19
New York Life	New York	14,508,442 91	3,415,460 36	2,768,748 83		5,583,798 72
Northwestern Mutual Life	Milwaukee	5,583,757 96	921,874 56	2,515,029 21		2,460,442 97
Penn Mutual Life	Philadelphia	2,408,940 50	637,844 40	865,638 77		949,863 58
Phœnix Mutual Life	Hartford	984,137 48	268,851 47	220,496 93		363,676 95
Provident Savings Life	New York	1,333,192 53	148,543 94	167,254 40	6,977 60	577,850 22
Security Trust and Life	Philadelphia	165,843 86	14,619 39			150,792 42
Travelers	Hartford	2,494,009 35	241,602 33		150,000 00	1,218,070 28
Union Central Life	Cincinnati	1,397,632 92	359,447 42	224,530 24	10,000 00	687,353 67
Union Mutual Life	Portland	688,456 13	94,927 42	53,134 93		232,192 00
Washington Life	New York	1,300,167 72	182,449 53	200,916 41	8,750 00	324,181 38
Totals		$87,562,309 93	$20,354,924 47	$18,006,863 11	$470,477 60	$29,763,892 69

TABLE No. 54—Continued.

Name.	Location.	Salaries.	Medical Examiners' Fees.	All Other Payments.	Total Expenditures.
Pacific Mutual Life	San Francisco	$44,621 05	$29,267 08	$630,399 67	$1,413,833 26
Ætna Life	Hartford	174,827 78	53,327 68	463,745 70	7,053,797 59
Connecticut Mutual Life	Hartford	153,401 39	23,310 21	760,133 62	7,436,945 91
Equitable Life	New York	777,058 44	391,630 52	4,922,521 81	34,882,925 99
Fidelity Mutual Life	Philadelphia	120,549 14	48,479 53	283,326 76	1,713,806 87
Germania Life	New York	104,169 51	33,873 62	453,637 31	3,578,062 70
Home Life	New York	89,726 33	25,229 88	242,112 34	1,646,887 09
Manhattan Life	New York	100,057 10	42,735 87	345,876 44	2,369,298 32
Massachusetts Mutual Life	Springfield	124,764 55	38,470 00	354,208 72	3,680,115 45
Mutual Life	New York	688,045 32	481,782 41	5,599,149 14	38,597,480 68
Mutual Benefit Life	Newark	236,755 38	113,525 09	954,141 14	10,328,322 30
National Life	Montpelier	68,280 67	49,183 07	481,955 10	2,764,139 19
New England Mutual Life	Boston	141,355 97	26,832 50	324,474 20	3,799,892 90
New York Life	New York	705,052 00	527,799 57	5,236,066 80	32,745,369 19
Northwestern Mutual Life	Milwaukee	408,528 65	160,063 10	1,239,310 34	13,289,006 79
Penn Mutual Life	Philadelphia	154,490 42	79,625 96	577,833 98	5,674,237 61
Phœnix Mutual Life	Hartford	75,804 67	50,227 05	297,445 80	2,260,640 35
Provident Savings Life	New York	177,474 41	77,424 98	468,585 27	2,957,303 35
Security Trust and Life	Philadelphia	31,082 24	16,303 01	143,434 06	522,074 98
Travelers	Hartford	188,210 89	76,689 14	789,065 99	5,157,647 98
Union Central Life	Cincinnati	118,520 93	58,364 75	505,538 17	3,361,388 10
Union Mutual Life	Portland	65,682 90	33,932 00	260,261 21	1,428,586 59
Washington Life	New York	103,303 00	58,926 52	430,152 84	2,608,847 40
Totals		$4,851,762 74	$2,497,003 54	$25,763,376 41	$189,270,610 59

TABLE NO. 55.

Showing the Number and Amount of Policies, including additions, in force at the end of the previous year, and an Exhibit of the Policies Issued and of those which have ceased to be in force during the year, and those in force at the end of the year, of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	POLICIES IN FORCE DECEMBER 31, 189		POLICIES ISSUED AND REVIVED DURING THE YEAR.		TOTAL.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	9,076	$18,522,754 00	4,135	$7,067,758 00	13,211	$25,590,512 00
Ætna Life	Hartford	94,327	157,392,932 00	13,390	24,908,401 00	107,717	182,301,333 00
Connecticut Mutual Life	Hartford	66,862	158,078,850 00	4,343	11,150,018 00	71,205	169,228,868 00
Equitable Life	New York	323,775	987,157,134 00	61,942	203,301,832 00	385,717	1,190,458,966 00
Fidelity Mutual Life	Philadelphia	33,268	75,045,844 00	8,497	17,531,858 00	41,765	92,577,702 00
Germania Life	New York	46,233	76,556,268 00	7,071	11,739,584 00	53,304	88,295,852 00
Home Life	New York	24,275	45,574 381 00	5,398	9,783,802 00	29,673	55,358,183 00
Manhattan Life	New York	25,468	57,166,445 00	4,615	10,137,541 00	30,083	67,303,986 00
Massachusetts Mutual Life	Springfield	47,768	115,678,483 00	9,198	17,962,250 00	56,966	133,640,733 00
Mutual Life	New York	359,758	970,496,975 00	69,487	169,246,871 00	429,245	1,139,743,846 00
Mutual Benefit Life	Newark	97,884	246,350,788 00	18,236	41,847,346 00	116,120	288,198,134 00
National Life	Montpelier	39,091	80,656,558 00	9,294	17,917,591 00	48,385	98,574,149 00
New England Mutual Life	Boston	40,466	110,281,154 00	6,481	14,530,343 00	46,947	124,811,497 00
New York Life	New York	373,934	944,021,120 00	100,473	205,182,157 00	474,407	1,149,203,277 00
Northwestern Mutual Life	Milwaukee	196,022	457,712,738 00	28,966	73,430,743 00	224,988	531,143,481 00
Penn Mutual Life	Philadelphia	65,798	165,524,302 00	16,557	41,924,335 00	82,355	207,448,637 00
Phœnix Mutual Life	Hartford	31,592	51,170,782 00	9,819	17,234,123 00	41,411	68,404,905 00
Provident Savings Life	New York	29,664	92,592,137 00	12,875	47,859 893 00	42,539	140,452,030 00
Security Trust and Life	Philadelphia	4,444	10,649,755 00	5,277	11,242,529 00	9,721	21,892,284 00
Travelers	Hartford	36,790	93,421,420 00	6,852	18,671,932 00	43,642	112,093,352 00
Union Central Life	Cincinnati	66,119	120,573,677 00	17,556	37,429,496 00	83,675	158,003,173 00
Union Mutual Life	Portland	26,662	42,222,364 00	7,962	10,999,915 00	34,624	53,222,279 00
Washington Life	New York	27,035	52,311,363 00	5,833	14,756,890 00	32,868	67,068,253 00
Totals		2,066,311	$5,129,158,224 00	434,257	$1,035,857,208 00	2,500,568	$6,165,015,432 00

TABLE No. 56.

Showing the Number and Amount of Policies which have ceased to be in force during the year, with their mode of termination, of Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	By Death.		By Expiration and Maturity.		By Surrender.	
		Number.	Amount Insured.	Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	102	$212,336 00	54	$122,033 00	206	$494,445 00
Ætna Life	Hartford	1,356	2,362,331 00	1,050	1,420,319 00	1,006	1,813,287 00
Connecticut Mutual Life	Hartford	1,765	4,168,341 00	153	289,059 00	653	1,352,731 00
Equitable Life	New York	3,878	14,225,950 00	974	4,607,575 00	7,299	24,672,018 00
Fidelity Mutual Life	Philadelphia	376	869,611 00	108	159,000 00	154	350,500 00
Germania Life	New York	675	1,288,744 00	530	770,806 00	741	1,247,852 00
Home Life	New York	338	603,482 00	99	137,067 00	499	940,971 00
Manhattan Life	New York	417	1,104,529 00	47	204,504 00	463	832,896 00
Massachusetts Mutual Life	Springfield	538	1,522,011 00	86	210,121 00	1,194	2,151,960 00
Mutual Life	New York	4,761	15,936,360 00	1,196	3,806,433 00	8,393	21,872,288 00
Mutual Benefit Life	Newark	1,389	4,074,755 00	1,585	3,714,578 00	2,898	7,046,014 00
National Life	Montpelier	360	944,179 00	110	224,268 00	1,300	2,731,812 00
New England Mutual Life	Boston	602	1,797,684 00	137	369,214 00	947	2,328,449 00
New York Life	New York	4,075	11,867,078 00	2,714	8,789,035 00	4,486	13,783,320 00
Northwestern Mutual Life	Milwaukee	1,852	4,575,680 00	430	2,842,753 00	2,135	3,448,525 00
Penn Mutual Life	Philadelphia	728	2,058,761 00	521	1,230,360 00	1,217	2,898,106 00
Phœnix Mutual Life	Hartford	497	881,210 00	172	250,704 00	496	1,165,521 00
Provident Savings Life	New York	391	1,395,256 00	3,757	11,768,070 00	76	184,556 00
Security Trust and Life	Philadelphia	78	195,056 00			88	255,859 00
Travelers	Hartford	474	1,277,307 00	468	1,112,984 00	461	1,282,150 00
Union Central Life	Cincinnati	513	1,049,065 00	530	746,608 00	409	1,232,379 00
Union Mutual Life	Portland	324	604,161 00	536	884,132 00	289	497,481 00
Washington Life	New York	399	917,696 00	206	420,859 00	573	1,221,932 00
Totals		25,888	$73,931,583 00	15,463	$44,080,482 00	35,983	$93,805,052 00

TABLE No. 56—Continued.

Name.	Location.	By Lapse.		By Change and Decrease, and Not Taken.	
		Number.	Amount Insured.	Number.	Amount Insured.
Pacific Mutual Life	San Francisco	1,229	$2,124,900 00	660	$1,380,844 00
Etna Life	Hartford	2,212	4,556,336 00	1,822	3,699,270 00
Connecticut Mutual Life	Hartford	787	1,772,900 00	198	1,213,351 00
Equitable Life	New York	15,157	42,457,092 00	10,802	50,079,909 00
Fidelity Mutual Life	Philadelphia	5,481	12,900,226 00	420	1,115,424 00
Germania Life	New York	1,764	2,787,737 00	1,005	1,966,608 00
Home Life	New York	1,745	2,771,403 00	730	1,646,563 00
Manhattan Life	New York	1,370	3,216,898 00	1,352	3,955,640 00
Massachusetts Mutual Life	Springfield	2,187	4,075,920 00	1,231	3,700,283 00
Mutual Life	New York	17,489	43,395,006 00	66	3,486,219 00
Mutual Benefit Life	Newark	2,102	3,804,349 00	1,968	4,292,169 00
National Life	Montpelier	1,494	2,646,074 00	1,005	2,137,790 00
New England Mutual Life	Boston	1,174	2,626,000 00	1,237	3,158,387 00
New York Life	New York	25,356	45,665,022 00	.....	7,226,837 00
Northwestern Mutual Life	Milwaukee	4,710	9,040,523 00	3,935	13,629,875 00
Penn Mutual Life	Philadelphia	3,268	7,485,582 00	2,354	8,247,082 00
Phœnix Mutual Life	Hartford	2,288	3,311,679 00	2,446	4,804,469 00
Provident Savings Life	New York	1,900	6,337,788 00	3,726	13,726,260 00
Security Trust and Life	Philadelphia	869	1,808,577 00	2,931	7,004,474 00
Travelers	Hartford	1,333	2,979,257 00	1,595	5,107,100 00
Union Central Life	Cincinnati	5,166	9,802,702 00	2,983	8,904,561 00
Union Mutual Life	Portland	2,175	2,746,939 00	1,130	1,848,151 00
Washington Life	New York	2,278	4,329,124 00	878	2,780,070 00
Totals		103,524	$222,642,034 00	44,474	$155,111,336 00

TABLE NO. 57.

Summary of Assets, Liabilities, Incomes, Expenditures, etc., of Miscellaneous Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Cash Capital Paid Up.	Assets.	Liabilities.	Income.	Expenditures.	Losses Incurred During the Year.	Net Surplus.
Ætna Indemnity	Hartford	$250,000 00	$304,019 97	$49,352 57	$112,159 95	$96,427 10	$26,205 85	$4,667 40
American Credit Indemnity	New York	200,000 00	443,129 18	160,389 35	248,402 99	234,739 79	84,624 51	82,739 83
American Surety	New York	2,500,000 00	5,115,408 76	848,209 60	1,527,368 98	1,307,605 34	683,740 18	1,767,199 16
City Trust, Safe Deposit, and Surety	Philadelphia	500,000 00	2,895,376 00	2,229,027 58	308,714 24	315,380 38	70,294 62	166,348 42
Employers Liability	London		1,236,290 69	885,658 70	1,283,841 30	1,216,197 78	755,984 33	350,631 99
Fidelity and Casualty	New York	250,000 00	3,440,652 76	2,462,199 94	3,591,338 86	3,316,085 60	1,331,743 52	728,452 82
Fidelity and Deposit	Baltimore	1,500,000 00	4,237,304 37	649,092 79	1,182,619 45	960,331 65	227,429 64	2,088,211 58
Frankfort-American	New York	300,000 00	428,116 93	89,000 42	143,554 23	103,516 26	50,840 61	39,116 51
Hartford Steam Boiler	Hartford	500,000 00	2,563,063 73	1,516,589 69	1,126,521 40	1,012,539 41	124,341 25	546,474 04
Lloyds Plate Glass	New York	250,000 00	670,668 59	264,728 98	427,745 81	493,787 92	214,895 44	155,939 61
London Guarantee & Accident	London		1,033,848 05	631,257 14	843,597 98	762,501 39	372,074 54	402,590 91
Maryland Casualty	Baltimore	750,000 00	2,070,222 63	655,188 92	1,218,388 77	785,172 09	248,439 23	665,033 71
Metropolitan Plate Glass	New York	100,000 00	464,508 48	141,791 01	278,260 96	310,495 54	138,156 34	222,717 47
National Surety	New York	500,000 00	1,375,518 44	342,116 34	546,250 32	498,069 52	144,923 84	533,402 10
New Amsterdam Casualty	New York	200,000 00	316,964 95	72,631 79	118,833 17	129,512 78	28,819 25	44,333 16
New York Plate Glass	New York	100,000 00	390,053 44	122,912 31	235,948 75	241,020 50	106,987 13	167,141 13
Ocean Accident and Guarantee	London		1,165,443 92	91,285 14	200,145 17	83,548 60	27,600 22	1,074,158 78
Pacific Surety	San Francisco	250,000 00	307,162 51	21,141 44	52,407 36	46,510 68	4,102 13	36,021 07
Preferred Accident	New York	200,000 00	751,550 10	386,425 80	970,997 86	968,669 65	308,641 84	165,124 30
Standard Life and Accident	Detroit	250,000 00	970,056 95	614,985 58	1,037,384 87	999,910 73	499,388 90	105,071 37
Union Casualty and Surety	St. Louis	250,000 00	487,525 52	141,904 32	503,195 57	631,960 41	403,897 13	95,621 20
United States Fidelity and Guaranty	Baltimore	1,500,000 00	2,188,577 83	363,150 67	664,838 24	443,231 32	73,719 13	325,427 16
Totals		$10,350,000 00	$32,855,463 80	$12,739,040 08	$16,622,516 23	$14,957,214 44	$5,926,849 63	$9,766,423 72

TABLE NO 58.

Showing the various items composing the Assets of Miscellaneous Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Real Estate.	Mortgage Loans.	Stocks and Bonds Owned.	Collateral Loans.	Cash in Office and in Banks.
Ætna Indemnity	Hartford			$287,160 00		$14,379 94
American Credit Indemnity	New York			265,250 00		105,372 75
American Surety	New York	$3,013,930 66		1,352,474 11	$89,165 52	535,064 30
City Trust, Safe Deposit, and Surety	Philadelphia	521,036 38	$110,500 00	390,675 00	1,370,506 94	365,973 43
Employers Liability	London			979,720 00		60,336 43
Fidelity and Casualty	New York	569,189 34		2,370,529 50		136,249 51
Fidelity and Deposit	Baltimore	600,000 00		3,152,407 00		367,918 25
Frankfort-American	New York			346,574 39		52,963 72
Hartford Steam Boiler	Hartford	49,789 40	305,250 00	1,825,244 00		86,317 82
Lloyds Plate Glass	New York	265,000 00		317,645 49		38,482 07
London Guarantee and Accident	London			843,668 47		87,091 62
Maryland Casualty	Baltimore			1,103,746 52	670,986 73	73,645 14
Metropolitan Plate Glass	New York	150,000 00		254,540 00		29,719 34
National Surety	New York		30,294 39	1,080,030 00		132,375 64
New Amsterdam Casualty	New York			275,000 00		15,740 60
New York Plate Glass	New York		2,500 00	344,600 00		10,064 21
Ocean Accident and Guarantee	London			1,119,635 71		37,241 96
Pacific Surety	San Francisco	4,500 00	161,711 48	54,353 10		79,048 02
Preferred Accident	New York			575,200 00		109,497 53
Standard Life and Accident	Detroit	81,720 50	223,012 00	372,250 10		77,367 34
Union Casualty and Surety	St. Louis		128,985 00	247,000 00		14,253 40
United States Fidelity and Guaranty	Baltimore	61,416 71	47,995 72	1,078,261 00	462,675 00	327,441 64
Totals		$5,316,582 99	$1,010,248 59	$18,635,964 39	$2,593,334 19	$2,756,544 66

TABLE No. 58—Continued.

Name.	Location.	Interest Due and Accrued.	Premiums in Course of Collection.	All Other Assets.	Total Assets.
Ætna Indemnity	Hartford	$2,480 03			$304,019 97
American Credit Indemnity	New York	1,249 99	$37,564 47	$33,691 97	443,129 18
American Surety	New York	28,976 27	95,797 90		5,115,408 76
City Trust, Safe Deposit, and Surety	Philadelphia	31,807 00	15,091 63	89,785 62	2,895,376 00
Employers Liability	London	7,140 42	189,093 84		1,236,290 69
Fidelity and Casualty	New York	3,926 30	338,560 65	22,197 46	3,440,652 76
Fidelity and Deposit	Baltimore		116,979 12		4,237,304 37
Frankfort-American	New York	3,916 00	24,662 82		428,116 93
Hartford Steam Boiler	Hartford	7,353 34	289,109 17		2,563,063 73
Lloyds Plate Glass	New York		49,541 03		670,668 59
London Guarantee and Accident	London	8,330 18	94,757 78		1,033,848 05
Maryland Casualty	Baltimore	3,531 73	218,312 51		2,070,222 63
Metropolitan Plate Glass	New York	183 33	30,065 81		464,508 48
National Surety	New York	7,337 95	56,155 80	69,324 66	1,375,518 44
New Amsterdam Casualty	New York	1,458 33	24,766 02		316,964 95
New York Plate Glass	New York		27,734 39	5,154 84	390,053 44
Ocean Accident and Guarantee	London	5,855 00	2,711 25		1,165,443 92
Pacific Surety	San Francisco	2,907 19	4,642 72		307,162 51
Preferred Accident	New York	1,903 35	64,949 22		751,550 10
Standard Life and Accident	Detroit	12,277 50	203,226 19	203 32	970,056 95
Union Casualty and Surety	St. Louis	2,668 57	94,618 55		487,525 52
United States Fidelity and Guaranty	Baltimore	19,725 40	143,597 25	47,465 11	2,188,577 83
Totals		$153,027 88	$2,121,938 12	$267,822 98	$32,855,463 80

TABLE NO. 59.

Showing the various items composing the Liabilities, except Capital Stock, of Miscellaneous Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses Unadjusted.	Losses Resisted.	Cash Dividends Remaining Unpaid.	Reinsurance.	All Other Claims.	Total Liabilities.	Net Surplus.
Ætna Indemnity	Hartford	$654 46			$48,348 11	$350 00	$49,352 57	$4,667 40
American Credit Indemnity	New York	9,553 00	$13,687 52		135,192 18	1,956 65	160,389 35	82,739 83
American Surety	New York	65,989 08	167,601 11		614,619 41		848,209 60	1,767,199 16
City Trust, Safe Deposit, and Surety	Philadelphia	6,446 52	20,623 63	$30 00	121,030 97	2,080,896 46	2,229,027 58	166,348 42
Employers Liability	London	55,915 00	271,200 00		551,319 23	7,224 47	885,658 70	350,631 99
Fidelity and Casualty	New York	192,857 37	504,385 74		1,736,290 25	28,666 58	2,462,199 94	728,452 82
Fidelity and Deposit	Baltimore	36,903 46			612,189 33		649,092 79	2,088,211 58
Frankfort-American	New York	19,780 00			69,220 42		89,000 42	39,116 51
Hartford Steam Boiler	Hartford	34,732 19			1,481,857 50		1,516,589 69	546,474 04
Lloyds Plate Glass	New York	3,585 98			231,317 85	29,825 15	264,728 98	155,939 61
London Guarantee & Accident	London	20,841 92	239,335 00		345,344 20	25,736 02	631,257 14	402,590 91
Maryland Casualty	Baltimore	43,160 11	52,811 31		559,217 50		655,188 92	665,033 71
Metropolitan Plate Glass	New York	2,000 00			134,604 89	5,186 12	141,791 01	225,375 46
National Surety	New York	19,394 45	15,168 71		252,431 69	55,121 49	342,116 34	533,402 10
New Amsterdam Casualty	New York	5,683 15	2,375 00		60,920 17	3,653 47	72,631 79	44,333 16
New York Plate Glass	New York	4,012 73		5,000 00	112,154 57	1,745 01	122,912 31	167,141 13
Ocean Accident and Guarantee	London	2,179 63			89,105 51		91,285 14	1,074,158 78
Pacific Surety	San Francisco				19,910 86	1,230 58	21,141 44	36,021 07
Preferred Accident	New York	17,825 00	23,250 00		342,061 35	3,289 45	386,425 80	165,124 30
Standard Life and Accident	Detroit	22,850 00	112,083 33		480,052 25		614,985 58	105,071 37
Union Casualty and Surety	St. Louis	8,159 85	49,250 00		83,154 47	1,340 00	141,904 32	95,621 20
United States Fidelity and Guaranty	Baltimore	13,570 98			312,888 22	36,691 47	363,150 67	325,427 16
Totals		$586,094 88	$1,471,771 35	$5,030 00	$8,393,230 93	$2,282,912 92	$12,739,040 08	$9,769,081 71

TABLE NO. 60.

Showing the various items composing the Incomes of Miscellaneous Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Premiums.	Interest on Mortgages.	Interest and Dividends from Other Sources.	All Other Sources.	Total Income.
Ætna Indemnity	Hartford	$101,239 45		$9,326 75	$1,593 75	$112,159 95
American Credit Indemnity	New York	234,131 04		10,232 12	4,039 83	248,402 99
American Surety	New York	1,005,279 93	$1,994 50	55,383 79	464,710 76	1,527,368 98
City Trust, Safe Deposit, and Surety	Philadelphia	189,708 22		107,612 42	11,393 60	308,714 24
Employers Liability	London	1,245,146 04		38,695 26		1,283,841 30
Fidelity and Casualty	New York	3,431,814 40		144,768 21	14,756 25	3,591,338 86
Fidelity and Deposit	Baltimore	947,542 38		129,656 22	105,420 85	1,182,619 45
Frankfort-American	New York	108,480 97		11,000 00	24,073 26	143,554 23
Hartford Steam Boiler	Hartford	1,019,289 83	16,608 17	82,641 22	7,982 18	1,126,521 40
Lloyds Plate Glass	New York	403,156 12	593 34	23,996 35		427,745 81
London Guarantee and Accident	London	812,722 70		30,875 28		843,597 98
Maryland Casualty	Baltimore	1,120,845 98		48,525 96	49,016 83	1,218,388 77
Metropolitan Plate Glass	New York	259,378 84		13,566 23	5,315 89	278,260 96
National Surety	New York	501,916 21	2,111 95	35,479 66	6,742 50	546,250 32
New Amsterdam Casualty	New York	111,373 78		7,459 39		118,833 17
New York Plate Glass	New York	217,889 22		13,983 28	4,076 25	235,948 75
Ocean Accident and Guarantee	London	178,427 28		21,698 25	19 64	200,145 17
Pacific Surety	San Francisco	33,197 79	11,472 22	5,077 40	2,659 95	52,407 36
Preferred Accident	New York	952,052 73		18,945 13		970,997 86
Standard Life and Accident	Detroit	1,010,057 11	10,308 94	17,018 82		1,037,384 87
Union Casualty and Surety	St. Louis	482,289 28		20,819 00	87 29	503,195 57
United States Fidelity and Guaranty	Baltimore	564,249 50		40,757 39	59,831 35	664,838 24
Totals		$14,930,188 80	$43,089 12	$887,518 13	$761,720 18	$16,622,516 23

TABLE NO. 61.

Showing the various items composing the Expenditures of Miscellaneous Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses.	Dividends.	Brokerage and Commission.	Office Salaries.	Taxes.	All Other Expenditures.	Total Expenditures.
Ætna Indemnity	Hartford	$25,551 39		$24,775 55	$11,748 78	$1,781 38	$32,570 00	$96,427 10
American Credit Indemnity	New York	84,624 51		4,287 70	33,282 12	7,506 07	105,039 39	234,739 79
American Surety	New York	372,976 77	$200,000 00	58,331 49	187,032 84	72,460 20	416,804 04	1,307,605 34
City Trust, Safe Deposit, and Surety	Philadelphia	55,671 78	29,985 00	10,798 87	59,857 90	16,643 16	142,423 67	315,380 38
Employers Liability	London	727,609 33		287,658 38	38,402 06	31,663 89	130,864 12	1,216,197 78
Fidelity and Casualty	New York	1,597,890 80	50,000 00	912,330 36	218,106 41	89,018 95	448,739 08	3,316,085 60
Fidelity and Deposit	Baltimore	227,429 64	207,486 00	228,200 96	70,339 91	40,444 00	186,431 14	960,331 65
Frankfort-American	New York	31,905 61		30,680 36	5,910 00	2,415 54	32,604 75	103,516 26
Hartford Steam Boiler	Hartford	106,459 50	80,000 00	251,756 12	45,642 05	24,481 64	504,200 10	1,012,539 41
Lloyds Plate Glass	New York	217,971 69	50,000 00	127,769 41	54,893 36	15,156 66	27,996 80	493,787 92
London Guarantee and Accident	London	372,074 54		218,178 26	36,479 72	19,519 87	116,249 00	762,501 39
Maryland Casualty	Baltimore	167,680 00		400,846 48	20,008 71	22,546 59	174,090 31	785,172 09
Metropolitan Plate Glass	New York	137,656 34	20,000 00	90,342 38	32,534 45	11,872 58	18,089 79	310,495 54
National Surety	New York	146,087 01	50,000 00	34,803 54	76,718 99	10,406 86	180,053 12	498,069 52
New Amsterdam Casualty	New York	20,761 10		39,691 44	21,740 66	3,087 73	44,231 85	129,512 78
New York Plate Glass	New York	108,867 64	10,000 00	69,196 32	24,493 33	6,541 85	21,921 36	241,020 50
Ocean Accident and Guarantee	London	25,420 59		28,922 87	8,404 50	2,735 01	18,065 63	83,548 60
Pacific Surety	San Francisco	3,599 16	14,250 00	2,604 38	11,808 00	2,325 41	11,923 73	46,510 68
Preferred Accident	New York	315,916 84	100,000 00	293,386 33	72,575 25	17,015 32	169,775 91	968,669 65
Standard Life and Accident	Detroit	499,388 76	9,000 00	263,059 95	46,701 70	29,663 24	152,097 14	999,910 73
Union Casualty and Surety	St. Louis	403,897 13		85,874 40	45,606 03	18,492 90	78,089 95	631,960 41
United States Fidelity and Guaranty	Baltimore	60,148 15		127,716 55	52,172 39	33,552 05	169,642 18	443,231 32
Totals		$5,907,588 22	$820,721 00	$3,591,212 10	$1,174,459 16	$479,330 90	$3,181,903 06	$14,957,214 44

TABLE NO. 62.

Showing the various items composing the Assets of Assessment Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Real Estate.	Mortgage Loans.	Collateral Loans.	Stocks and Bonds.	Cash in Office and Banks.
Bankers Life Association	Des Moines		$2,550,731 10		$164,462 69	$162,280 29
Decimal Mutual Life	San Francisco					77 05
Fidelity Mutual Aid Association	San Francisco		283 70	$204 00	1,640 00	13,458 52
Ministerial Life	Los Angeles					6,952 76
Mutual Indemnity	San Francisco					
Mutual Reserve Fund Life	New York	$571,153 50	1,000,730 11		456,086 91	665,330 26
Northwestern Life Association	Minneapolis	10,263 92	123,373 63		19,500 00	104,624 84
Pacific States Life	San Francisco		4,000 00			98 75
Totals		$581,417 42	$3,679,118 54	$204 00	$641,689 60	$952,822 47

Name.	Location.	Deposited for Protection of Policy Holders.	Guarantee Fund Notes.	Interest Due and Accrued.	All Other Assets.	Total Assets.
Bankers Life Association	Des Moines	$1,000 00	$685,427 23	$58,797 81	$82,500 00	$3,705,199 12
Decimal Mutual Life	San Francisco	10,000 00				10,077 05
Fidelity Mutual Aid Association	San Francisco	6,000 00			1,911 44	23,497 66
Ministerial Life	Los Angeles	5,000 00			18,254 82	30,207 58
Mutual Indemnity	San Francisco	5,000 00				5,000 00
Mutual Reserve Fund Life	New York			35,870 15	621,464 75	3,350,635 68
Northwestern Life Association	Minneapolis			2,079 59		259,841 98
Pacific States Life	San Francisco	5,000 00				9,098 75
Totals		$32,000 00	$685,427 23	$96,747 55	$724,131 01	$7,393,557 82

TABLE No. 63.

Showing the various items composing the Liabilities of Assessment Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses Due and Unpaid.	Taxes Due and Accrued.	Advance Assessments.	All Other Liabilities.	Total Liabilities.
Bankers Life Association	Des Moines	$82,500 00	$2,946 97	$1,309 49		$86,756 46
Decimal Mutual Life	San Francisco				$13,219 50	13,219 50
Fidelity Mutual Aid	San Francisco	138 95			108 87	247 82
Ministerial Life	Los Angeles			46 56	463 35	509 91
Mutual Indemnity	San Francisco					
Mutual Reserve Fund Life	New York	316,207 86	27,284 40	47,672 33	70,216 08	461,380 67
Northwestern Life Association	Minneapolis					
Pacific States Life	San Francisco				28 50	28 50
Totals		$398,846 81	$30,231 37	$49,028 38	$84,036 30	$562,142 86

TABLE No. 64.

Showing the various items composing the Incomes of Assessment Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Membership Fees.	Annual Dues.	Assessments.	Interest and Rent.	All Other Sources.	Total Income.
Bankers Life Association	Des Moines	$62,597 97		$970,158 65	$156,963 33	$315,305 53	$1,505,025 48
Decimal Mutual Life	San Francisco	160 00	$248 75			6,038 95	6,447 70
Fidelity Mutual Aid	San Francisco	34,840 00	50,977 91		32 57		85,850 48
Ministerial Life	Los Angeles		23,083 49	19,705 24	323 47	3,481 61	46,593 81
Mutual Indemnity	San Francisco	20 00	119 50				139 50
Mutual Reserve Fund Life	New York	18,163 72	908,800 74	4,258,649 46	203,204 80	424,676 24	5,813,494 96
Northwestern Life Association	Minneapolis		46,309 81	247,929 93	10,128 69	7,697 75	312,066 18
Pacific States Life	San Francisco	2,906 10			398 75	30,135 00	33,439 85
Totals		$118,687 79	$1,029,540 20	$5,496,443 28	$371,051 61	$787,335 08	$7,803,057 96

TABLE NO. 65.

Showing the various items composing the Disbursements of Assessment Life Insurance Companies doing business in California on December 31, 1899.

Name.	Location.	Losses and Claims.	Commissions.	Commissions for Collecting Assessments.	Salaries of Managers and Agents.	Office Salaries.
Bankers Life Association	Des Moines	$771,095 15	$58,359 97	$30,311 72	$3,121 89	$44,116 76
Decimal Mutual Life	San Francisco		160 00		368 95	35 00
Fidelity Mutual Aid	San Francisco	18,990 50	34,840 00	4,053 05	4,627 84	8,043 60
Ministerial Life	Los Angeles	15,192 03	11,684 29	30 57		4,516 83
Mutual Indemnity	San Francisco	50 00	20 00			449 50
Mutual Reserve Fund Life	New York	3,951,649 45	340,035 18	53,945 62	47,612 87	286,626 44
Northwestern Life Association	Minneapolis	141,426 91	59,302 70	7,148 90	19,247 97	23,553 83
Pacific States Life	San Francisco		1,391 25			3,180 00
Totals		$4,898,404 04	$505,793 39	$95,489 86	$74,979 52	$370,521 96

Name.	Location.	Medical Examiners' Fees.	Rents, Taxes, Advertising and Printing.	All Other Disbursements.	Total Disbursements.
Bankers Life Association	Des Moines	$28,200 75	$22,604 21	$34,191 73	$992,002 18
Decimal Mutual Life	San Francisco		135 00	5,671 70	6,370 65
Fidelity Mutual Aid	San Francisco	12 75	3,052 83	11,003 36	84,623 93
Ministerial Life	Los Angeles	2,610 75	1,828 33	2,073 05	37,935 85
Mutual Indemnity	San Francisco			83 21	602 71
Mutual Reserve Fund Life	New York	18,895 21	185,824 55	869,138 47	5,753,727 79
Northwestern Life Association	Minneapolis	8,197 65	6,988 78	21,976 83	287,843 57
Pacific States Life	San Francisco	150 00	680 25	3,791 16	9,192 66
Totals		$58,067 11	$221,113 95	$947,929 51	$7,172,299 34

TABLE No. 66.

Showing the Risks Written and Risks Terminated during the year ending December 31, 1899, of Assessment Life Insurance Companies doing business in California.

Name.	Location.	IN FORCE DECEMBER 31, 1898.		CERTIFICATES WRITTEN.	
		Number.	Amount.	Number.	Amount.
Bankers Life Association	Des Moines	57,527	$115,054,000 00	10,788	$21,576,000 00
Decimal Mutual Life	San Francisco	142	142,000 00	32	32,000 00
Fidelity Mutual Aid	San Francisco	2,318	2,064,100 00	7,588	8,291,000 00
Ministerial Life	Los Angeles	1,301	1,680,250 00	1,043	1,359,900 00
Mutual Indemnity	San Francisco	16	1,600 00	4	400 00
Mutual Reserve Fund Life	New York	80,921	205,841,936 00	10,256	22,931,580 00
Northwestern Life Association	Minneapolis	12,276	16,751,850 00	3,831	5,296,250 00
Pacific States Life	San Francisco	315	554,480 00	30	50,000 00
Totals		154,816	$342,090,216 00	33,572	$59,537,130 00

Name.	Location.	CERTIFICATES TERMINATED.		IN FORCE DECEMBER 31, 1899.	
		Number.	Amount.	Number.	Amount.
Bankers Life Association	Des Moines	3,632	$7,264,000 00	64,683	$129,366,000 00
Decimal Mutual Life	San Francisco	153	153,000 00	21	21,000 00
Fidelity Mutual Aid	San Francisco	5,979	6,033,200 00	3,927	4,321,900 00
Ministerial Life	Los Angeles	607	824,750 00	1,737	2,215,400 00
Mutual Indemnity	San Francisco	13	1,300 00	7	700 00
Mutual Reserve Fund Life	New York	20,115	55,058,833 00	71,062	173,714,683 00
Northwestern Life Association	Minneapolis	2,858	4,114,600 00	13,249	17,933,500 00
Pacific States Life	San Francisco	154	328,980 00	191	275,500 00
Totals		33,511	$73,778,663 00	154,877	$327,848,683 00

Table No. 67.

Statement of Office Collections, showing amounts collected from the different Companies for the year ending December 31, 1899, for filing and certifying copies of papers, taxes, and substitution of securities.

Name.	Amount.
Fireman's Fund	$20 00
Home Mutual	20 00
Pacific Mutual Life	55 00
Pacific Surety	69 00
Sonoma County Farmers Mutual Fire	1 00
Ventura County Mutual Fire	1 00
Orange County Mutual Fire	1 00
Humboldt County Fire	1 00
Mutual Fire	1 00
San Bernardino County Farmers Mutual Fire	5 00
Scandinavian Mutual Protective Fire	5 00
Los Angeles County Mutual	5 00
Ætna	20 00
Agricultural	296 61
American	743 35
American	306 65
American Central	796 48
American Fire	1,626 50
American Fire	317 24
Assurance Co. of America	70 85
Boston	156 03
Caledonian American	20 00
Commercial Union Fire	68 03
Connecticut Fire	20 00
Continental	2,321 36
Equitable Fire and Marine	20 00
Fire Association	1,311 30
Franklin Fire	1,797 87
German Alliance	252 47
German-American	1,588 10
Girard Fire and Marine	30 00
Greenwich	551 36
Hanover Fire	1,072 65
Hartford Fire	20 00
Home	2,640 30
Insurance Co. of North America	2,903 69
Ins. Co. of the State of Penn.	342 64
Kings County Fire	65 00
Magdeburg Fire	53 37
Mercantile Fire and Marine	179 84
Merchants	992 11
Merchants	20 00
Milwaukee Mechanics	1,847 82
National Fire	20 00
National Standard	51 08
Niagara Fire	807 83
North British and Mercantile	65 00
North German Fire	65 00
Northwestern National	2,997 03
Norwalk Fire	20 00
Orient	30 00
Pelican	65 00
Pennsylvania Fire	3,033 60
Phenix	65 00
Phœnix	30 00
Providence-Washington	20 00
Queen	1,475 03
Springfield Fire and Marine	1,116 06
St. Paul Fire and Marine	1,014 95
Teutonia	21 60
Amount carried forward	$33,532 20

Name.	Amount.
Amount brought forward	$33,532 20
Thuringia-American Fire	35 65
Traders	150 65
Union	439 83
United States Fire	146 27
Victoria Fire	65 00
Westchester Fire	1,104 49
Williamsburg City Fire	798 04
Manhattan Fire	97 31
Globe Fire	31 31
Insurance Company of the State of New York	17 52
Aachen and Munich Fire	20 00
Alliance	20 00
Atlas	20 00
Baloise	20 00
British-America	20 00
Caledonian	23 00
Commercial Union	20 00
Hamburg-Bremen	20 00
Helvetia Swiss Fire	20 00
Imperial	20 00
Lancashire	21 00
Law Union and Crown	20 00
Lion Fire	20 00
Liverpool and London and Globe	20 00
London	20 00
London and Lancashire	20 00
Magdeburg Fire	20 00
Manchester Fire	20 00
New Zealand	21 00
North British and Mercantile	20 00
Northern	20 00
North German Fire	20 00
Norwich Union Fire	20 00
Palatine	21 50
Phœnix	20 00
Prussian National	20 00
Royal	20 00
Royal Exchange	20 00
Scottish Union and National	21 50
State Fire	65 00
Sun Fire	31 50
Svea	31 50
Thuringia	20 00
Transatlantic Fire	20 00
Union	20 00
Western	20 00
Alliance	20 00
Alliance Marine	20 00
American and Foreign Marine	20 00
Baloise	20 00
British and Foreign Marine	20 00
Canton	21 00
China Traders	20 00
Fonciere	20 00
Frankfort Marine	20 00
General Marine	65 00
Helvetia General	20 00
Imperial Marine	20 00
Indemnity Mutual Marine	20 00
London and Provincial Marine	20 00
Amount carried forward	$37,540 27

TABLE No. 67—Continued.

Name.	Amount.	Name.	Amount.
Amount brought forward	$37,540 27	Amount brought forward	$43,843 93
Mannheim	20 00	Employers Liability	20 00
Man On	20 00	Fidelity and Casualty	20 00
Marine	20 00	London Guarantee and Accident	20 00
Maritime	20 00	Preferred Accident	20 00
Munich	20 00	Standard Life and Accident	20 00
Nippon Sea and Land	20 00	Union Casualty and Surety	671 96
North China	20 00	United States Casualty	20 00
Ocean Marine	20 00	New Amsterdam Casualty	65 00
Po On	20 00	American Surety	20 00
Reliance Marine	20 00	Fidelity and Deposit	320 00
Sea	20 00	National Surety	20 00
Standard Marine	20 00	City Trust, Safe Deposit, and Surety	20 00
Switzerland Marine	20 00	Provident Security	35 00
Thames and Mersey	20 00	Security Loan and Trust	20 00
Tokio Marine	20 00	United States Fidelity and Guaranty	320 00
Union Marine	20 00	Lloyds Plate Glass	20 00
Universo Marine	20 00	Metropolitan Plate Glass	21 00
United States Lloyds	20 00	New York Plate Glass	20 00
Wilhelma	120 00	Hartford Steam Boiler	21 00
Yangtse	20 00	California Title Insurance and Trust	20 00
Ætna Life	20 00	Title Insurance and Trust	20 00
Connecticut Mutual Life	20 00	American Credit Indemnity	20 00
Equitable Life	20 00	Ocean Accident and Guarantee	20 00
Germania Life	20 00	Maryland Casualty	330 00
Home Life	20 00	Bankers Life Association	20 00
Manhattan Life	20 00	Bankers Life Association	10 00
Massachusetts Mutual Life	20 00	Covenant Mutual Life	20 00
Mutual Life	20 00	Decimal Mutual Life	5 00
Mutual Benefit Life	20 00	Des Moines Life Association	20 00
National Life	20 00	Fidelity Mutual Aid	20 00
New England Mutual Life	20 00	Fidelity Mutual Life	45 00
New York Life	20 00	International Indemnity	20 00
Northwestern Mutual Life	20 00	Ministerial Life	20 00
Penn Mutual Life	3,211 27	Mutual Reserve Fund Life	20 00
Phœnix Mutual Life	30 00	Northwestern Life Association	20 00
Provident Savings Life	20 00	Northwestern Life Association	20 00
Security Trust and Life	65 00	Pacific States Life	20 00
Travelers	20 00		
Union Central Life	994 83		
Union Mutual Life	1,172 56		
Washington Life	30 00		
Amount carried forward	$43,843 93	Total	$46,207 89

I certify the foregoing to be a full, true, and correct statement of the receipts of the Insurance Department of the State of California for the year eighteen hundred and ninety-nine.

M. M. RHORER,
Deputy Insurance Commissioner.

Subscribed and sworn to before me this 13th day of December, 1900

[NOTARIAL SEAL.]

JAMES L. KING,
Notary Public in and for the City and County of San Francisco, State of California.

REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency Henry T. Gage, Governor of the State of California.

SEPTEMBER 4, 1899.

SACRAMENTO:
A. J. JOHNSTON, : : : : : : : SUPERINTENDENT STATE PRINTING.
1899.

CONTENTS.

Report of the Board to the Governor 1
Changes in the banks of the State 2-3
Comparative statement of resources and liabilities of the banks of the State—1898-1899 3-7
Amounts paid for bank licenses 8-12

REPORTS OF SAVINGS BANKS OF CALIFORNIA.

San Francisco	Columbus Savings and Loan Society	14
San Francisco	French Savings and Loan Society	15
San Francisco	German Savings and Loan Society	17
San Francisco	Hibernia Savings and Loan Society	19
San Francisco	Humboldt Savings and Loan Society	20
San Francisco	Mutual Savings Bank	22
San Francisco	San Francisco Savings Union	23
San Francisco	Savings and Loan Society	26
San Francisco	Security Savings Bank	28
Alameda	Alameda Savings Bank	30
Bakersfield	Producers Savings Bank	31
Berkeley	Berkeley Bank of Savings	31
Eureka	Home Savings Bank	32
Eureka	Savings Bank of Humboldt County	33
Fresno	People's Savings Bank of Fresno	34
Hanford	Hanford Savings Bank	35
Hollister	Hollister Savings Bank	36
Hollister	Savings and Loan Bank of San Benito County	37
Los Angeles	Columbia Savings Bank	38
Los Angeles	German-American Savings Bank	39
Los Angeles	Los Angeles Savings Bank	41
Los Angeles	Main Street Savings Bank	42
Los Angeles	Southern California Savings Bank	43
Los Angeles	Security Savings Bank	45
Los Angeles	Union Bank of Savings	46
Marysville	Northern California Bank of Savings	48
Merced	Merced Security Savings Bank	49
Modesto	Union Savings Bank	51
Oakland	Central Bank	52
Oakland	Farmers and Merchants Savings Bank	53
Oakland	Oakland Bank of Savings	54
Oakland	State Savings Bank	56
Oakland	Union Savings Bank	57
Pasadena	Union Savings Bank	59
Redlands	Savings Bank of Redlands	60
Riverside	Riverside Savings Bank and Trust Company	61
Sacramento	Farmers and Mechanics Savings Bank	62
Sacramento	People's Savings Bank	63
Sacramento	Sacramento Bank	65
Santa Ana	Orange County Savings Bank	67
Santa Barbara	Santa Barbara Savings and Loan Bank	68
San Bernardino	Savings Bank of San Bernardino	70
Santa Cruz	City Savings Bank	71
Santa Cruz	People's Savings Bank	72
Santa Cruz	Santa Cruz Bank of Savings and Loans	73
San Diego	San Diego Savings Bank	74
St. Helena	Savings Bank of St. Helena	75
San José	San José Safe Deposit Bank of Savings	76
San José	Security Savings Bank	77

Visalia	Visalia Savings Bank	79
Watsonville	Pajaro Valley Savings and Loan Society	80
Watsonville	Watsonville Savings Bank	81
Woodland	Yolo County Savings Bank	82

REPORTS OF COMMERCIAL BANKS.

San Francisco	American Bank and Trust Company	86
San Francisco	Anglo-Californian Bank	87
San Francisco	Bank of California	88
San Francisco	Bank of British Columbia	91
San Francisco	Agency of the Bank of British North America	92
San Francisco	Bank of Commerce	93
San Francisco	California Safe Deposit and Trust Company	93
San Francisco	Columbian Banking Company	95
San Francisco	Donohoe-Kelly Banking Company	96
San Francisco	Germania Trust Company	97
San Francisco	Italian-American Bank	98
San Francisco	London, Paris, and American Bank	99
San Francisco	Branch of the London and San Francisco Bank	100
San Francisco	Mercantile Trust Company	102
San Francisco	Agency of the Swiss-American Bank	103
San Francisco	Union Trust Company	103
San Francisco	Wells, Fargo & Co.'s Bank	105
San Francisco	Agency of the Yokohama Specie Bank	106
Alameda	Bank of Alameda	107
Alhambra	Alhambra Bank	108
Anaheim	Citizens Bank of Anaheim	109
Antioch	Bank of Antioch	110
Arcata	Bank of Arcata	111
Auburn	Placer County Bank	112
Azusa	Azusa Valley Bank	113
Bakersfield	Bank of Bakersfield	114
Bakersfield	Kern Valley Bank	115
Berkeley	Commercial Bank	116
Biggs	Sacramento Valley Bank	117
Campbell	Bank of Campbell	118
Chico	Bank of Butte County	119
Chico	Bank of Chico	120
Cloverdale	Bank of Cloverdale	121
Colusa	Bank of Colusa	122
Corona	Citizens Bank	123
Covina	Covina Valley Bank	124
Dixon	Bank of Dixon	125
Downey	Los Nietos Valley Bank	126
Elsinore	Consolidated Bank of Elsinore	126
Escondido	Bank of Escondido	127
Eureka	Bank of Eureka	128
Eureka	Humboldt County Bank	129
Ferndale	Ferndale Bank	130
Fort Bragg	Bank of Fort Bragg	131
Fort Jones	The Carlock Banking Company	132
Fresno	Bank of Central California	133
Fullerton	Fruit-Growers' Bank	134
Gilroy	Bank of Gilroy	135
Gonzales	Bank of Gonzales	136
Hanford	Farmers and Merchants Bank	137
Hanford	Bank of Hanford	138
Haywards	Bank of Haywards	139
Healdsburg	Bank of Healdsburg	140
Healdsburg	Farmers and Mechanics Bank	141

Hemet	Bank of Hemet	142
Hollister	Bank of Hollister	142
Hollister	Farmers and Merchants Bank	143
Hueneme	Bank of Hueneme	145
Jackson	Bank of Amador County	146
Lakeport	Bank of Lake	147
Lakeport	Farmers Savings Bank	148
Lemoore	Bank of Lemoore	149
Livermore	Bank of Livermore	150
Lodi	Bank of Lodi	151
Lompoc	Bank of Lompoc	152
Long Beach	Bank of Long Beach	153
Los Angeles	Broadway Bank and Trust Company	154
Los Angeles	Bank of Commerce	155
Los Angeles	California Bank	156
Los Angeles	Citizens Bank of Los Angeles	157
Los Angeles	Farmers and Merchants Bank	158
Los Angeles	State Bank and Trust Company	159
Los Gatos	Bank of Los Gatos	161
Los Gatos	Commercial Bank of Los Gatos	162
Madera	Commercial Bank of Madera	163
Martinez	Bank of Martinez	164
Marysville	Decker, Jewett & Company Bank	165
Marysville	The Rideout Bank	166
Merced	Commercial Bank	167
Modesto	Modesto Bank	168
Monterey	Bank of Monterey	170
Napa	James H. Goodman & Company Bank	171
Napa	Bank of Napa	172
National City	People's State Bank	173
North Ontario	Commercial Bank	174
Nevada City	Citizens Bank	175
Oakdale	Bank of Oakdale	177
Oakland	California Bank	178
Oceanside	Bank of Oceanside	179
Ontario	Ontario State Bank	180
Ontario	Citizens Bank	181
Orange	Bank of Orange	182
Orland	Bank of Orland	183
Oroville	Bank of Oroville	184
Oroville	Bank of Rideout, Smith & Co.	185
Palo Alto	Bank of Palo Alto	186
Pasadena	San Gabriel Valley Bank	187
Paso Robles	Bank of Paso Robles	189
Paso Robles	Citizens Bank	189
Petaluma	Bank of Sonoma County	190
Petaluma	Petaluma Savings Bank	192
Petaluma	Wickersham Banking Company	193
Petaluma	William Hill Company	194
Pleasanton	Bank of Pleasanton	195
Pomona	People's Bank	196
Porterville	Pioneer Bank	197
Red Bluff	Bank of Tehama County	198
Red Bluff	Herbert Kraft Company Bank	199
Redding	Bank of Northern California	200
Redding	Bank of Shasta County	201
Redlands	Union Bank	202
Redwood City	Bank of San Mateo County	203
Riverside	Orange-Growers Bank	205
Sacramento	California State Bank	206

Salinas	Monterey County Bank	208
Salinas	Salinas City Bank	209
Santa Ana	Commercial Bank of Santa Ana	210
Santa Ana	Exchange Bank	211
Santa Barbara	Commercial Bank	212
San Bernardino	Farmers Exchange Bank	213
Santa Clara	Citizens Bank	215
Santa Clara	Santa Clara Valley Bank	216
Santa Cruz	Bank of Santa Cruz County	217
Santa Cruz	City Bank	218
Santa Cruz	People's Bank	219
San Diego	Bank of Commerce	220
St. Helena	Bank of St. Helena	221
San Jacinto	State Bank	222
San José	Bank of San José	223
San José	Commercial and Savings Bank	225
San José	Garden City Bank and Trust Company	226
San Leandro	Bank of San Leandro	228
San Luis Obispo	Andrews Banking Company	229
San Luis Obispo	Bank of San Luis Obispo	230
San Luis Obispo	Commercial Bank	231
Santa Maria	Bank of Santa Maria	232
San Mateo	San Mateo Bank	233
Santa Monica	Bank of Santa Monica	234
San Pedro	Bank of San Pedro	235
San Rafael	Marin County Bank	236
Santa Rosa	Exchange Bank	237
Santa Rosa	Santa Rosa Bank	238
Santa Rosa	Savings Bank of Santa Rosa	239
Sebastopol	Bank of Sebastopol	240
Selma	Bank of Selma	241
Sonora	Tuolumne County Bank	242
Sonoma	Sonoma Valley Bank	243
Stockton	Farmers and Merchants Bank	244
Stockton	San Joaquin Valley Bank	246
Stockton	Stockton Savings and Loan Society	247
Stockton	Stockton Savings Bank	249
Suisun	Bank of Suisun	250
Susanville	Bank of Lassen County	251
Tehachapi	Bank of Tehachapi	251
Tomales	Bank of Tomales	252
Tulare	Bank of Tulare	253
Tustin	Bank of Tustin	254
Ukiah	Bank of Ukiah	256
Vacaville	Bank of Vacaville	257
Vallejo	Vallejo Commercial Bank	258
Valley Ford	Dairymen's Bank	259
Ventura	Bank of Ventura	260
Visalia	Producers Bank	261
Visalia	Bank of Visalia	262
Watsonville	Bank of Watsonville	263
Watsonville	Pajaro Valley Bank	264
Wheatland	Farmers Bank	266
Whittier	Bank of Whittier	267
Williams	Bank of Williams	268
Willows	Bank of Willows	269
Winters	Bank of Winters	270
Woodland	Bank of Woodland	271
Woodland	Bank of Yolo	272
Woodland	Farmers and Merchants Bank	274

Yreka ..... Siskiyou County Bank 275
Yuba City ..... Farmers Co-operative Union 276

REPORTS OF TRUST COMPANIES.

San Francisco ..... California Safe Deposit and Trust Company 278
San Francisco ..... California Title Insurance and Trust Company 278
San Francisco ..... Union Trust Company 279

REPORTS OF BANKS IN LIQUIDATION.

Calistoga ..... J. Frank & Sons 282
Eureka ..... Randall Banking Company 282
Fresno ..... Fresno Loan and Savings Bank 284
Los Angeles ..... Bank of America 285
Mendocino ..... Bank of Mendocino 285
Merced ..... Merced Bank 286
National City ..... Bank of National City 287
Templeton ..... Bank of Templeton 289
Perris ..... Perris Valley Bank 289
Riverside ..... Riverside Banking Company 290
San Diego ..... California Savings Bank 291
San Diego ..... Savings Bank of San Diego County 291
San Francisco ..... California Savings and Loan Society 292
San Francisco ..... Grangers Bank of California 294
San Francisco ..... Odd Fellows' Savings Bank 295
San Francisco ..... Pacific Bank 296
San Francisco ..... People's Home Savings Bank 297
San Francisco ..... Sather Banking Company 298

REPORTS OF PRIVATE BANKS.

Benicia ..... People's Bank 300
Calistoga ..... C. A. Stevens 300
Cedarville ..... Cressler & Bonner 301
Dutch Flat ..... W. & P. Nicholls 302
Fallbrook ..... A. J. Clark 302
Folsom ..... James H. Burnham 303
Grass Valley ..... Weissbein Bros. & Co. 304
Ione ..... J. W. Surface & Son 305
Napa ..... L. A. & E. L. Bickford 306
Placerville ..... Thomas Alderson 307
Placerville ..... A. Mierson 307
Sacramento ..... Capital Banking and Trust Company 308
San Bernardino ..... Bank of San Bernardino 309
San Diego ..... Blochman Banking Company 310
San José ..... Bank of James A. Costa & Co. 311
San Rafael ..... A. P. Hotaling & Co. 312
Sonora ..... Citizens Bank 313
Ventura ..... William Collins & Sons 314

REPORTS OF NATIONAL BANKS.

Colton ..... First National Bank 316
Fresno ..... First National Bank 317
Fresno ..... Farmers National Bank 318
Fresno ..... Fresno National Bank 319
Los Angeles ..... First National Bank 320
Los Angeles ..... Los Angeles First National Bank 321
Los Angeles ..... National Bank of California 322
Los Angeles ..... Merchants National Bank 323
Modesto ..... First National Bank 324
Monrovia ..... First National Bank 324
Oakland ..... First National Bank 325
Oakland ..... Union National Bank 326

Pasadena	First National Bank	327
Pasadena	Pasadena National Bank	327
Pomona	First National Bank	328
Pomona	National Bank of Pomona	328
Redlands	First National Bank	329
Riverside	First National Bank	329
Sacramento	National Bank of D. O. Mills & Co.	330
Salinas	First National Bank	331
Santa Ana	First National Bank	331
Santa Barbara	First National Bank	332
Santa Barbara	Santa Barbara County National Bank	333
San Bernardino	San Bernardino National Bank	333
San Diego	First National Bank	334
San Diego	Merchants National Bank	335
San Francisco	Crocker-Woolworth National Bank	335
San Francisco	First National Bank	336
San Francisco	Nevada National Bank	337
San Francisco	San Francisco National Bank	338
St. Helena	Carver National Bank	338
San José	First National Bank	339
Santa Paula	First National Bank	340
Santa Rosa	Santa Rosa National Bank	341
Stockton	First National Bank	342

UNCLAIMED DEPOSITS IN SAVINGS BANKS—DECEMBER 1, 1897.

San Francisco	French Savings Bank	344
San Francisco	German Savings and Loan Society	347
San Francisco	Hibernia Savings and Loan Society	347
San Francisco	Humboldt Savings and Loan Society	350
San Francisco	San Francisco Savings Union	350
San Francisco	Odd Fellows' Savings Bank	351
San Francisco	Savings and Loan Society	352
San Francisco	Security Savings Bank	353
Oakland	Oakland Bank of Savings	353
Oakland	Union Savings Bank	353
Sacramento	Sacramento Bank	354
Sacramento	People's Savings Bank	354
San José	San José Safe Deposit Bank of Savings	354

UNCLAIMED DEPOSITS IN SAVINGS BANKS—JUNE, 1899.

Chico	Bank of Chico	356
Chico	Bank of Butte County	356
Ontario	Ontario State Bank	356
Modesto	Modesto Bank	357
Red Bluff	Bank of Tehama County	357
Santa Cruz	Santa Cruz Bank of Savings and Loan	357
San Francisco	Bank of British North America	357
San Francisco	Bank of California	358
San Francisco	London and San Francisco Bank	358
San Francisco	Wells, Fargo & Co.'s Bank	359
San José	Commercial and Savings Bank	359
San Luis Obispo	Commercial Bank	359
Stockton	Stockton Savings and Loan Society	359
Selma	Bank of Selma	360
Vallejo	Vallejo Commercial Bank	360
Wheatland	Farmers' Bank	360

APPENDIX.

Report of the Bank Commissioners for 1897	363
Report of the Bank Commissioners for 1898	375

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS,
530 CALIFORNIA STREET,
SAN FRANCISCO, CAL., September 4, 1899.

To HIS EXCELLENCY HENRY T. GAGE, *Governor of the State of California:*

Herewith is respectfully submitted the twenty-first Annual Report of the Board of Bank Commissioners, showing, at close of business on July 31, 1899, the condition of

53 Savings Banks,
176 Commercial Banks,
18 Private Banks, and
35 National Banks.

We have included in the appendix the reports and recommendations of former Bank Commissioners for the years 1897 and 1898, believing the matter therein contained will be of interest, not having heretofore been published, owing to the closing of the State Printing Office.

It is with pleasure that we call attention to the fact that the net increase in deposits in the banks of this State for the last twenty-four months has been $50,382,795.02—more than two million dollars per month. Such increase is distributed almost in equal proportions between Commercial, National, and Savings Banks, both in city and country, and is a splendid showing, considering the fact that we are recovering from the financial depression of 1893, and have passed through two dry years. It demonstrates that the State has great recuperative powers and producing capacity, and that the financial institutions of California are generally well managed and in a prosperous condition.

We appreciate the courtesy and thank the officers of National Banks for promptly supplying us with their reports whereby we are enabled to show financial condition, at specific date, of all banking institutions in California.

Respectfully submitted.

B. D. MURPHY,
JOHN MARKLEY,
A. W. BARRETT,
Bank Commissioners.

Attest: C. H. DUNSMOOR,
Secretary.

New Commercial State Banks.

Fort Jones—	Carlock Banking Company.
Hemet—	Bank of Hemet.
North Ontario—	Commercial Bank of North Ontario.
Paso Robles—	Bank of Paso Robles.
Santa Clara—	Citizens Bank of Santa Clara.
San Francisco—	Mercantile Trust Company.
San Francisco—	Yokohama Specie Bank.
San Francisco—	Italian-American Bank.
San Rafael—	Marin County Bank.

New National Bank.

Fresno—	Farmers National Bank of Fresno.

Changes of System.

Fresno—	Farmers Bank to Farmers National Bank.
Fort Jones—	Private Bank of A. B. Carlock to Carlock Banking Company.
Paso Robles—	Private Bank of Paso Robles to Bank of Paso Robles.

State Banks Retired.

Fresno—	Farmers Bank of Fresno. Paid depositors in full.
Santa Monica—	Santa Monica Commercial Co. Bank. Paid depositors in full.
Tulare—	Tulare County Bank. Paid depositors in full.
Tulare—	Tulare Savings Bank. Paid depositors in full.
San Francisco—	Sather Banking Company. Paid depositors in full.

Private Banks Retired.

Fort Jones—	Bank of A. B. Carlock.
Forest Hill—	M. H. Dodge.
Paso Robles—	Bank of Paso Robles.
Ukiah—	A. F. Redemeyer.

State Banks Which Have Gone Into Liquidation Since Last Report.

Mendocino—	Mendocino Discount Bank.
San José—	Union Savings Bank.
San Luis Obispo—	County Bank of San Luis Obispo.
Templeton—	Bank of Templeton.

Other Banks in Liquidation.

Eureka—	Randall Banking Company.
Fresno—	Fresno Loan and Savings Bank.
Mendocino—	Bank of Mendocino.
Merced—	Merced Bank.
National City—	Bank of National City.
Perris—	Perris Valley Bank.
Riverside—	Riverside Banking Company.
San Diego—	California Savings Bank.
San Diego—	Savings Bank of San Diego.
San Francisco—	California Savings and Loan Society.
San Francisco—	Odd Fellows' Savings Bank.
San Francisco—	Pacific Bank.
San Francisco—	People's Home Savings Bank.

SAN FRANCISCO SAVINGS BANKS.

	9 Banks August 31, 1898.	9 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$1,497,274 47	$1,393,493 78		$103,780 69
Other real estate	4,827,353 99	5,739,115 54	$911,761 55	
Invested in stocks, bonds, and warrants	31,950,556 12	42,558,986 78	10,608,430 66	
Loans on real estate	70,565,384 34	66,064,990 33		4,500,394 01
Loans on stocks, bonds, and warrants	1,844,320 00	1,283,799 53		560,520 47
Loans on other securities				
Loans on personal securities	4,308 75			4,308 75
Money on hand	3,935,909 23	4,005,364 75	69,455 52	
Due from banks and bankers	1,639,462 41	1,914,981 83	275,519 42	
Other assets	420,230 26	440,502 45	20,272 19	
Totals	$116,684,799 57	$123,401,234 99	$11,885,439 34	$5,169,003 92
Liabilities.				
Capital paid up	$4,010,000 00	$4,010,000 00		
Reserve fund, and profit and loss	5,203,482 14	5,354,029 45	$150,547 31	
Due depositors	106,332,841 64	113,294,213 99	6,961,372 35	
Due banks and bankers				
State, city, and county money				
Other liabilities	1,138,475 79	742,991 55		$395,484 24
Totals	$116,684,799 57	$123,401,234 99	$7,111,919 66	$395,484 24
Net *increase* in assets and liabilities			$6,716,435 42	

INTERIOR SAVINGS BANKS.

	46 Banks August 31, 1898.	44 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$1,032,731 17	$931,669 15		$101,062 02
Other real estate	2,773,573 31	3,019,198 96	$245,625 65	
Invested in stocks, bonds, and warrants	4,562,642 04	6,421,116 21	1,858,474 17	
Loans on real estate	20,961,055 03	21,319,699 61	358,644 58	
Loans on stocks, bonds, and warrants	424,330 25	415,432 38		8,897 87
Loans on other securities	166,734 07	146,884 55		19,849 52
Loans on personal security	1,170,276 07	976,014 68		194,261 39
Money on hand	1,326,306 67	1,077,053 28		249,253 39
Due from banks and bankers	2,789,946 09	3,424,048 04	634,101 95	
Other assets	231,322 58	186,885 93		44,436 65
Totals	$35,438,917 28	$37,918,002 79	$3,096,846 35	$617,760 84
Liabilities.				
Capital paid up	$3,931,930 00	$3,644,055 00		$287,875 00
Reserve fund, and profit and loss	1,385,385 69	1,379,519 89		5,865 80
Due depositors	29,786,384 27	32,648,949 60	$2,862,565 33	
Due banks and bankers	32,949 33	394 49		32,554 84
State, county, and city money				
Other liabilities	302,267 99	245,083 81		57,184 18
Totals	$35,438,917 28	$37,918,002 79	$2,862,565 33	$383,479 82
Net *increase* in assets and liabilities			$2,479,085 51	

SAN FRANCISCO COMMERCIAL BANKS.

	16 Banks August 31, 1898.	18 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$1,705,036 36	$1,702,643 91		$2,392 45
Other real estate	2,559,106 63	2,373,444 69		185,661 94
Invested in stocks, bonds, and warrants	5,158,256 36	6,317,020 79	$1,158,764 43	
Loans on real estate	4,985,979 76	4,941,992 28		43,987 48
Loans on stocks, bonds, and warrants	8,305,059 41	9,543,037 71	1,237,978 30	
Loans on other securities	4,353,655 28	4,634,005 04	280,349 76	
Loans on personal security	18,824,636 04	18,292,302 98		532,333 06
Money on hand	11,370,145 75	12,828,357 56	1,458,211 81	
Due from banks and bankers	6,648,662 47	10,578,672 92	3,930,010 45	
Other assets	705,367 06	674,492 84		30,874 22
Totals	$64,615,905 12	$71,885,970 72	$8,065,314 75	$795,249 15
Liabilities.				
Capital paid up	$12,307,635 93	$9,244,867 07		$3,062,768 86
Reserve fund, and profit and loss	10,503,113 32	11,108,222 84	$605,109 52	
Due depositors	34,482,172 66	40,677,836 57	6,195,663 91	
Due banks and bankers	6,039,193 60	6,252,461 15	213,267 55	
State, city, and county money				
Other liabilities	1,283,789 61	4,602,583 09	3,318,793 48	
Totals	$64,615,905 12	$71,885,970 72	$10,332,834 46	$3,062,768 86
Net *increase* in assets and liabilities			$7,270,065 60	

INTERIOR COMMERCIAL BANKS.

	160 Banks August 31, 1898.	158 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$1,752,918 18	$1,695,664 89		$57,253 29
Other real estate	6,328,339 65	6,131,375 43		196,964 22
Invested in stocks, bonds, and warrants	3,575,611 31	3,838,687 54	$263,076 23	
Loans on real estate	14,205,231 59	14,189,461 04		15,770 55
Loans on stocks, bonds, and warrants	2,436,515 19	2,755,508 32	318,993 13	
Loans on other securities	1,604,468 94	1,315,669 62		288,799 32
Loans on personal security	19,222,740 75	19,855,145 18	632,404 43	
Money on hand	4,202,076 32	4,182,013 81		20,062 51
Due from banks and bankers	6,439,813 72	9,320,310 47	2,880,496 75	
Other assets	971,157 51	867,432 99		103,724 52
Totals	$60,738,873 16	$64,151,269 29	$4,094,970 54	$682,574 41
Liabilities.				
Capital paid up	$18,831,665 48	$18,225,253 75		$606,411 73
Reserve fund, and profit and loss	6,655,903 50	6,484,064 81		171,838 69
Due depositors	32,742,223 57	36,946,850 63	$4,204,627 06	
Due banks and bankers	1,695,266 84	1,725,907 17	30,640 33	
State, county, and city money		120,127 66	120,127 66	
Other liabilities	813,813 77	649,065 27		164,748 50
Totals	$60,738,873 16	$64,151,269 29	$4,355,395 05	$942,998 92
Net *increase* in assets and liabilities			$3,412,396 13	

PRIVATE BANKS.

	23 Banks August 31, 1898.	18 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$78,448 07	$70,660 57		$7,787 50
Other real estate	267,700 21	271,772 46	$4,072 25	
Invested in stocks, bonds, and warrants	180,833 32	201,536 89	20,703 57	
Loans on real estate	565,699 46	588,252 15	22,552 69	
Loans on stocks, bonds, and warrants	22,408 25	17,399 23		5,009 02
Loans on other securities	61,136 17	13,464 14		47,672 03
Loans on personal security	889,282 42	766,787 34		122,495 08
Money on hand	224,238 00	184,849 93		39,388 07
Due from banks and bankers	332,610 26	373,946 42	41,336 16	
Other assets	131,029 12	87,979 49		43,049 63
Totals	$2,753,385 28	$2,576,648 62	$88,664 67	$265,401 33
Liabilities.				
Capital paid up	$964,026 80	$852,142 80		$111,884 00
Reserve fund, and profit and loss	235,681 02	226,069 62		9,611 40
Due depositors	1,517,323 47	1,438,055 46		79,268 01
Due banks and bankers	20,117 93	5,643 09		14,474 84
State, county, and city money	2,170 51	14,493 76	$12,323 25	
Other liabilities	14,065 55	40,243 89	26,178 34	
Totals	$2,753,385 28	$2,576,648 62	$38,501 59	$215,238 25
Net *decrease* in assets and liabilities				$176,736 66

SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	254 Banks August 31, 1898.	247 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$6,066,408 25	$5,794,132 30		$272,275 95
Other real estate	16,756,073 79	17,534,907 08	$778,833 29	
Invested in stocks, bonds, and warrants	45,427,899 15	59,337,348 21	13,909,449 06	
Loans on real estate	111,283,350 18	107,104,395 41		4,178,954 77
Loans on stocks, bonds, and warrants	13,032,633 10	14,015,177 17	982,544 07	
Loans on other securities	6,185,994 46	6,110,023 35		75,971 11
Loans on personal security	40,111,244 03	39,890,250 18		220,993 85
Money on hand	21,058,675 97	22,277,639 33	1,218,963 36	
Due from banks and bankers	17,850,494 95	25,611,959 68	7,761,464 73	
Other assets	2,459,106 53	2,257,293 70		201,812 83
Totals	$280,231,880 41	$299,933,126 41	$24,651,254 51	$4,950,008 51
Liabilities.				
Capital paid up	$40,045,258 21	$35,976,318 62		$4,068,939 59
Reserve fund, and profit and loss	23,983,565 67	24,551,906 61	$568,340 94	
Due depositors	204,860,945 61	225,005,906 25	20,144,960 64	
Due banks and bankers	7,787,527 70	7,984,405 90	196,878 20	
State, county, and city money	2,170 51	134,621 42	132,450 91	
Other liabilities	3,552,412 71	6,279,967 61	2,727,554 90	
Totals	$280,231,880 41	$299,933,126 41	$23,770,185 59	$4,068,939 59
Net *increase* in assets and liabilities			$19,701,246 00	

NATIONAL BANKS.

	34 Banks August 31, 1898.	35 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$1,038,626 06	$1,071,294 00	$32,667 94	
Other real estate	838,253 09	799,202 32		$39,050 77
Invested in stocks, bonds, and warrants	6,912,337 99	6,959,683 33	47,345 34	
Loans on real estate				
Loans on stocks, bonds, and warrants	6,008,482 11	6,616,716 55	608,234 44	
Loans on other securities	1,109,111 13	1,188,756 96	79,645 83	
Loans on personal security	17,704,027 73	20,436,747 66	2,732,719 93	
Money on hand	10,183,620 79	9,690,376 70		493,244 09
Due from banks and bankers	5,600,653 06	8,700,718 68	2,100,065 62	
Other assets	1,265,539 21	3,050,345 41	784,806 20	
Totals	$50,660,651 17	$58,513,841 61	$6,385,485 30	$532,294 86
Liabilities.				
Capital paid up	$10,825,000 00	$10,825,000 00		
Reserve fund and profit and loss	4,313,018 47	4,571,598 17	$258,579 70	
Due depositors	27,848,338 55	31,858,489 22	4,010,150 67	
Due banks and bankers	4,593,212 24	6,060,504 78	1,467,292 54	
State, county, and city money	175,547 78	356,857 53	181,309 75	
Other liabilities	2,905,534 13	4,841,391 91	1,935,857 78	
Totals	$50,660,651 17	$58,513,841 61	$7,853,190 44	
Net *increase* in assets and liabilities			$7,853,190 44	

TOTALS, INCLUDING NATIONAL BANKS.

	288 Banks August 31, 1898.	282 Banks July 31, 1899.	Increase.	Decrease.
Resources.				
Bank premises	$7,105,034 31	$6,865,426 30		$239,608 01
Other real estate	17,594,326 88	18,334,109 40	$739,782 52	
Invested in stocks, bonds, and warrants	52,340,237 14	66,297,031 54	13,956,794 40	
Loans on real estate	111,283,350 18	107,104,395 41		4,178,954 77
Loans on stocks, bonds, and warrants	19,041,115 21	20,631,893 72	1,590,778 51	
Loans on other security	7,295,105 59	7,298,780 31	3,674 72	
Loans on personal security	57,815,271 76	60,326,997 84	2,511,726 08	
Money on hand	31,242,296 76	31,968,016 03	725,719 27	
Due from banks and bankers	23,451,148 01	34,312,678 36	10,861,530 35	
Other assets	3,724,645 74	5,307,639 11	1,582,993 37	
Totals	$330,892,531 58	$358,446,968 02	$31,972,999 22	$4,418,562 78
Liabilities.				
Capital paid up	$50,870,258 21	$46,801,318 62		$4,068,939 59
Reserve fund, and profit and loss	28,296,584 14	29,123,504 78	$826,920 64	
Due depositors	232,709,284 16	256,864,395 47	24,155,111 31	
Due banks and bankers	12,380,739 94	14,044,910 68	1,664,170 74	
State, county, and city money	177,718 29	491,478 95	313,760 66	
Other liabilities	6,457,946 84	11,121,359 52	4,663,412 68	
Totals	$330,892,531 58	$358,446,968 02	$31,623,376 03	$4,068,939 59
Net *increase* in assets and liabilities			$27,554,436 44	

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1899.

NOTE.—The amount collected from each bank is based upon its deposit on March 4, 1899.

	Location.	Name of Bank.	Amt. Paid.
1.	San Francisco	Columbus Savings and Loan Society	$63 90
2.	San Francisco	German Savings and Loan Society	2,175 20
3.	San Francisco	Hibernia Savings and Loan Society	3,332 30
4.	San Francisco	Humboldt Savings and Loan Society	200 15
5.	San Francisco	French Savings Bank	139 75
6.	San Francisco	Mutual Savings Bank	268 10
7.	San Francisco	San Francisco Savings Union	1,950 30
8.	San Francisco	Savings and Loan Society	449 90
9.	San Francisco	Security Savings Bank	267 50
	Total from San Francisco Savings Banks		$8,847 10
10.	Alameda	Alameda Savings Bank	$59 45
11.	Bakersfield	Producers' Savings Bank	11 90
12.	Berkeley	Berkeley Bank of Savings	16 55
13.	Eureka	Home Savings Bank	25 70
14.	Eureka	Savings Bank of Humboldt County	26 50
15.	Fresno	People's Savings Bank	19 45
16.	Hanford	Hanford Savings Bank	3 35
17.	Hollister	Hollister Savings Bank	2 55
18.	Hollister	Savings and Loan Bank of San Benito County	15 05
19.	Los Angeles	Columbia Savings Bank	21 10
20.	Los Angeles	German-American Savings Bank	69 20
21.	Los Angeles	Los Angeles Savings Bank	134 00
22.	Los Angeles	Main Street Savings Bank	32 10
23.	Los Angeles	Southern California Savings Bank	86 40
24.	Los Angeles	Security Savings Bank	123 30
25.	Los Angeles	Union Bank of Savings	27 60
26.	Marysville	Northern California Bank of Savings	47 45
27.	Merced	Merced Security Savings Bank	45 20
28.	Modesto	Union Savings Bank	15 90
29.	Oakland	Central Bank	113 30
30.	Oakland	Farmers and Merchants' Savings Bank	29 45
31.	Oakland	Oakland Bank of Savings	464 25
32.	Oakland	State Savings Bank	8 95
33.	Oakland	Union Savings Bank	257 30
34.	Pasadena	Union Savings Bank	16 90
35.	Redlands	Savings Bank of Redlands	8 00
36.	Riverside	Riverside Savings Bank and Trust Co.	32 25
37.	Sacramento	Farmers and Mechanics' Savings Bank	39 60
38.	Sacramento	People's Savings Bank	64 00
39.	Sacramento	Sacramento Bank	244 40
40.	Santa Ana	Orange County Savings Bank	18 30
41.	Santa Barbara	Savings and Loan Bank	28 00
42.	San Bernardino	Savings Bank of San Bernardino	35
43.	Santa Cruz	City Savings Bank	36 50
44.	Santa Cruz	People's Savings Bank	16 25

	Location.	Name of Bank.	Amt. Paid.
45.	Santa Cruz	Bank of Savings and Loan	$46 35
46.	San Diego	San Diego Savings Bank	17 85
47.	St. Helena	Savings Bank of St. Helena	5 60
48.	San José	Safe Deposit Bank of Savings	165 35
49.	San José	Security Savings Bank	20 25
50.	Visalia	Visalia Savings Bank	10 90
51.	Watsonville	Pajaro Valley Savings and Loan Society	12 95
52.	Watsonville	Watsonville Savings Bank	20 00
53.	Woodland	Yolo County Savings Bank	22 70
	Total Interior Savings Banks		$2,482 50
1.	San Francisco	American Bank and Trust Co.	$28 00
2.	San Francisco	Anglo-Californian Bank, Ltd.	446 70
3.	San Francisco	Bank of California	896 95
4.	San Francisco	Bank of British Columbia	141 20
5.	San Francisco	Bank of British North America	62 40
6.	San Francisco	Bank of Commerce	8 50
7.	San Francisco	California Safe Deposit and Trust Co.	144 40
8.	San Francisco	Columbian Banking Co.	20 30
9.	San Francisco	Donohoe-Kelly Banking Co	99 30
10.	San Francisco	Germania Trust Co.	45 90
11.	San Francisco	London, Paris, and American Bank, Ltd.	238 50
12.	San Francisco	London and San Francisco Bank, Ltd.	83 45
13.	San Francisco	Swiss-American Bank	16 15
14.	San Francisco	Union Trust Co.	310 15
15.	San Francisco	Wells, Fargo & Co. Bank, Ltd.	388 70
16.	San Francisco	Yokohoma Specie Bank	6 25
	Total City Commercial Banks		$2,936 85
17.	Alameda	Bank of Alameda	$14 30
18.	Alhambra	Bank of Alhambra	4 40
19.	Anaheim	Citizens' Bank of Anaheim	5 45
20.	Antioch	Bank of Antioch	6 80
21.	Arcata	Bank of Arcata	11 10
22.	Auburn	Placer County Bank	18 55
23.	Azusa	Azusa Valley Bank	7 35
24.	Bakersfield	Bank of Bakersfield	15 75
25.	Bakersfield	Kern Valley Bank	23 50
26.	Berkeley	Commercial Bank of Berkeley	8 25
27.	Biggs	Sacramento Valley Bank	3 30
28.	Campbell	Bank of Campbell	3 05
29.	Chico	Bank of Butte County	18 70
30.	Chico	Bank of Chico	10 25
31.	Cloverdale	Bank of Cloverdale	4 80
32.	Colusa	Colusa County Bank	20 95
33.	Corona	Citizens' Bank	5 35
34.	Covina	Covina Valley Bank	5 30
35.	Dixon	Bank of Dixon	7 50
36.	Downey	Los Nietos Valley Bank	3 85
37.	Elsinore	Consolidated Bank of Elsinore	1 15
38.	Escondido	Bank of Escondido	5 50
39.	Eureka	Bank of Eureka	19 35
40.	Eureka	Humboldt County Bank	15 45
41.	Ferndale	Ferndale Bank	10 90
42.	Fort Bragg	Bank of Fort Bragg	3 60
43.	Fresno	Bank of Central California	15 70
44.	Fullerton	Fruit-Growers' Bank	6 25

	Location.	Name of Bank.	Amt. Paid.
45.	Gilroy	Bank of Gilroy	$10 10
46.	Gonzales	Bank of Gonzales	3 10
47.	Hanford	Farmers and Merchants' Bank	8 25
48.	Hanford	Bank of Hanford	21 90
49.	Haywards	Bank of Haywards	4 20
50.	Healdsburg	Farmers and Merchants' Bank	16 05
51.	Healdsburg	Bank of Healdsburg	9 35
52.	Hollister	Bank of Hollister	18 15
53.	Hollister	Farmers and Merchants' Bank	6 30
54.	Hueneme	Bank of Hueneme	5 45
55.	Jackson	Bank of Amador County	3 10
56.	Lakeport	Bank of Lake	1 15
57.	Lakeport	Farmers' Savings Bank	5 60
58.	Lemoore	Bank of Lemoore	1 85
59.	Livermore	Bank of Livermore	5 30
60.	Lodi	Bank of Lodi	4 10
61.	Lompoc	Bank of Lompoc	5 50
62.	Long Beach	Bank of Long Beach	6 85
63.	Los Angeles	Bank of Commerce	8 40
64.	Los Angeles	Broadway Bank	19 85
65.	Los Angeles	California Bank	44 65
66.	Los Angeles	Citizens' Bank	38 25
67.	Los Angeles	Farmers and Merchants' Bank	324 70
68.	Los Angeles	State Loan and Trust Co.	63 35
69.	Los Gatos	Commercial Bank	2 35
70.	Los Gatos	Bank of Los Gatos	6 90
71.	Madera	Commercial Bank of Madera	7 45
72.	Martinez	Bank of Martinez	16 70
73.	Marysville	Decker, Jewett & Co. Bank	10 90
74.	Marysville	The Rideout Bank	39 45
75.	Merced	Commercial Bank of Merced	16 95
76.	Modesto	Modesto Bank	17 20
77.	Monterey	Bank of Monterey	7 85
78.	Napa	James H. Goodman & Co. Bank	25 35
79.	Napa	Bank of Napa	12 40
80.	National City	People's State Bank	2 00
81.	Nevada City	Citizens' Bank	29 20
82.	North Ontario	Commercial Bank	1 95
83.	Oakdale	Bank of Oakdale	7 35
84.	Oakland	California Bank	11 70
85.	Oceanside	Bank of Oceanside	1 40
86.	Ontario	Citizens' Bank	9 35
87.	Ontario	Ontario State Bank	5 35
88.	Orange	Bank of Orange	9 70
89.	Orland	Bank of Orland	1 95
90.	Oroville	Bank of Oroville	6 00
91.	Oroville	Bank of Rideout, Smith & Co.	15 90
92.	Palo Alto	Bank of Palo Alto	4 80
93.	Pasadena	San Gabriel Valley Bank	33 85
94.	Paso Robles	Citizens' Bank	4 40
95.	Petaluma	Bank of Sonoma County	22 00
96.	Petaluma	Petaluma Savings Bank	12 55
97.	Petaluma	The Wickersham Banking Co.	15 45
98.	Petaluma	The Wm. Hill Banking Co.	21 30
99.	Pleasanton	Bank of Pleasanton	5 50

	Location.	Name of Bank.	Amt. Paid.
100.	Pomona	People's Bank	$11 85
101.	Porterville	Pioneer Bank	5 70
102.	Red Bluff	Bank of Tehama County	27 05
103.	Red Bluff	Herbert Kraft Co.	15 30
104.	Redding	Bank of Northern California	4 10
105.	Redding	Bank of Shasta County	47 45
106.	Redlands	Union Bank of Redlands	18 50
107.	Redwood City	Bank of San Mateo County	13 85
108.	Riverside	Orange-Growers' Bank	29 85
109.	Sacramento	California State Bank	90 30
110.	Salinas	Monterey County Bank	12 30
111.	Salinas	Salinas City Bank	10 00
112.	Santa Ana	Commercial Bank of Santa Ana	13 85
113.	Santa Ana	Exchange Bank	13 45
114.	Santa Barbara	Commercial Bank	24 50
115.	San Bernardino	Farmers' Exchange Bank	10 80
116.	Santa Clara	Bank of Santa Clara	4 75
117.	Santa Clara	Santa Clara Valley Bank	13 75
118.	Santa Cruz	Bank of Santa Cruz County	13 30
119.	Santa Cruz	City Bank	5 75
120.	Santa Cruz	People's Bank	4 30
121.	San Diego	Bank of Commerce	23 50
122.	St. Helena	Bank of St. Helena	7 15
123.	San Jacinto	State Bank	3 50
124.	San José	Bank of San José	68 15
125.	San José	Commercial and Savings Bank	24 70
126.	San José	Garden City Bank and Trust Co.	27 30
127.	San Leandro	Bank of San Leandro	16 55
128.	San Luis Obispo	Bank of San Luis Obispo	1 95
129.	San Luis Obispo	Andrews Banking Co.	26 65
130.	San Luis Obispo	Commercial Bank	30 25
132.	Santa Maria	Bank of Santa Maria	11 35
133.	San Mateo	San Mateo Bank	4 55
134.	Santa Monica	Bank of Santa Monica	8 70
136.	San Pedro	Bank of San Pedro	3 35
137.	Santa Rosa	Exchange Bank	8 95
138.	Santa Rosa	Santa Rosa Bank	39 45
139.	Santa Rosa	Savings Bank of Santa Rosa	45 10
140.	Sebastopol	Bank of Sebastopol	6 15
141.	Selma	Bank of Selma	9 90
142.	Sonoma	Sonoma Valley Bank	4 65
143.	Sonora	Tuolumne County Bank	6 50
144.	Stockton	Farmers and Merchants' Bank	40 65
145.	Stockton	Stockton Savings and Loan Society	140 55
146.	Stockton	San Joaquin Valley Bank	20 30
147.	Stockton	Stockton Savings Bank	54 00
148.	Suisun	Bank of Suisun	14 80
149.	Susanville	Bank of Lassen County	7 35
150.	Tehachapi	Bank of Tehachapi	1 45
152.	Tomales	Bank of Tomales	11 20
153.	Tulare	Bank of Tulare	9 20
155.	Tustin	Bank of Tustin	4 55
156.	Ukiah	Bank of Ukiah	12 10
157.	Vacaville	Bank of Vacaville	7 45
158.	Vallejo	Vallejo Commercial Bank	24 55
159.	Valley Ford	Dairymen's Bank	4 15
160.	Ventura	Bank of Ventura	18 80
161.	Visalia	Producers' Bank	13 90

	Location.	Name of Bank.	Amt. Paid.
162.	Visalia	Bank of Visalia	$14 40
163.	Watsonville	Bank of Watsonville	6 50
164.	Watsonville	Pajaro Valley Bank	6 00
165.	Wheatland	Farmers' Bank	2 75
166.	Whittier	Bank of Whittier	3 15
167.	Williams	Bank of Williams	15 85
168.	Willows	Bank of Willows	16 15
169.	Winters	Bank of Winters	2 20
170.	Woodland	Bank of Woodland	17 05
171.	Woodland	Bank of Yolo	15 85
172.	Woodland	Farmers and Merchants' Bank	4 20
173.	Yreka	Siskiyou County Bank	17 30
174.	Yuba	Farmers' Co-operative Union	12 80
		Total Interior Commercial Banks	$2,555 35
		Total from San Francisco Savings Banks	$8,847 10
		Total from Interior Savings Banks	2,482 50
		Total from San Francisco Commercial Banks	2,936 85
		Total from Interior Commercial Banks	2,555 35
		Total, all banks	$16,821 80

SUMMARY OF ACCOUNT.

Statement of Moneys Received by the Bank Commissioners Since Last Report.

From all the banks under the charge of this Commission, for licenses for the year ending June 30, 1899, as per detailed statement in this report	$16,821 80
July 11, 1899—Paid State Treasurer	16,821 80

STATE OF CALIFORNIA, }
City and County of San Francisco. } ss.

B. D. Murphy, being sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

B. D. MURPHY.

Subscribed and sworn to before me, this 15th day of August, 1899.

EMIL POHLI,

[SEAL] Notary Public, in and for the City and County of San Francisco, California.

REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.

REPORTS OF SAVINGS BANKS.

COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated January 18, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. F. Fugazi, President. F. N. Belgrano, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$34,990 24	Capital paid in coin	$60,000 00
Miscellaneous bonds	221,041 80	Reserve fund	17,000 00
Loans on real estate	655,181 16	Profit and loss and contingent fund	975 75
Money on hand	4,139 51	Due depositors	904,157 28
Due from banks and bankers	73,339 85	Other liabilities	8,421 36
Other assets	1,861 83		
Total resources	$990,554 39	Total liabilities	$990,554 39

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Fugazi, 241; I. W. Hellman, 40; E. C. Palmieri, 55; F. Arata, 40; Antonio Chichizola, 30; G. Bacigalupi, 57; G. Costa, 50; Geo. G. Caglieri, 45; J. Cuneo, 25. Total number of shares held by the Directors is 583.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$2,665 67	$3,000 00
Santa Clara	32,324 57	34,000 00
Totals	$34,990 24	$37,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$561,791 53	$1,215,700 00
Santa Clara	57,605 53	97,400 00
Alameda	28,847 40	55,000 00
San Mateo	5,051 70	13,000 00
Marin	1,428 20	5,250 00
Contra Costa	456 80	1,000 00
Totals	$655,181 16	$1,387,350 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
50 Market Street R. R. 5% bonds	$50,000 00	$53,701 05	$58,125 00
25 Southern Pacific of Ariz. 6% bonds	25,000 00	24,820 45	28,000 00
12 Southern Pacific Branch of Cal. 6% bonds	12,000 00	13,155 10	14,880 00
59 Northern Ry. of Cal. 5% bonds	59,000 00	62,488 80	67,407 50
20 Spring Valley Water Works 4% bonds	20,000 00	20,188 90	20,750 00
45 Northern Cal. Ry. 5% bonds	45,000 00	46,687 50	49,950 00
Totals	$211,000 00	$221,041 80	$239,112 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Nevada National Bank of San Francisco	$73,339 85

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899	$775,079 48
2.	Number of deposit accounts open January 1, 1899	2,102
3.	Number of deposit accounts opened during past year	765
4.	Number of deposit accounts closed during past year	158
5.	Amount deposited during past year	$968,207 23
6.	Amount withdrawn during past year	$800,666 87
7.	Amount of dividends or interest to depositors during past year	$21,712 88
8.	Rate per cent per annum of such dividends or interest { Term	4%
	{ Ordinary	3.60%
9.	Amount of dividends to stockholders during past year	$3,000 00
10.	Rate per cent per annum of same on paid-up capital	5%
11.	Amount added to reserve fund during past year	$6,390 89
12.	Amount of gross earnings during past year	$21,205 04
13.	Amount of net earnings during past year	$12,124 15
14.	Number of deposits less than $1,000	1,935
15.	Number of deposits over $1,000 and less than $2,000	125
16.	Number of deposits over $2,000 and less than $5,000	37
17.	Number of deposits over $5,000	10
18.	Average amount of each deposit account January 1, 1899	$368 73

FRENCH SAVINGS BANK—SAN FRANCISCO.

(Formerly named La Société Française D'Épargnes et de Prévoyance Mutuelle.)

(Incorporated March 10, 1879.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. J. LEBRETON, President. HOWARD PARK, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$44,384 30	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	752,600 00	Reserve fund	185,000 00
Loans on real estate	1,276,151 87	Profit and loss and contingent fund	45,075 67
Loans on stocks and bonds	22,450 00	Due depositors	1,805,269 29
Money on hand	17,349 23	Other liabilities	257 50
Due from banks and bankers	220,783 41		
Other assets	1,883 65		
Total resources	$2,335,602 46	Total liabilities	$2,335,602 46

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 6,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,521; M. A. de Laveaga, 300; J. C. Sala, 2; Paul Fleury, 4; A. Schneider, 4. Total number of shares held by the Directors is 4,831.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$2,000 00	$2,500 00
Butte	5,000 00	8,000 00
Santa Clara	24,969 85	30,000 00
Fresno	4,000 00	6,000 00
San Francisco	8,414 45	11,500 00
Totals	$44,384 30	$58,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$29,850 00	$102,000 00
San Luis Obispo	8,000 00	20,000 00
Santa Clara	87,200 00	220,000 00
Tulare	20,000 00	50,000 00
San Francisco	1,131,101 87	2,580,000 00
Totals	$1,276,151 87	$2,972,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
U. S. 4% bonds of 1907	$400,000 00	$448,000 00	$452,000 00
U. S. 4% bonds of 1925	100,000 00	125,000 00	130,000 00
Spring Valley Water Works 6% bonds	60,000 00	69,600 00	69,600 00
Spring Valley Water Works 4% bonds	50,000 00	50,000 00	50,750 00
Market St. Ry. 6% third mortgage bonds	50,000 00	60,000 00	63,500 00
Totals	$660,000 00	$752,600 00	$765,850 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Oakland Gas, Light, and Heat Co. 5% bonds	$2,000 00	$2,000 00	$2,200 00
195 shares San Francisco Gas and Electric Co. stock	19,500 00	10,150 00	13,650 00
50 shares Pacific Lighting Co. stock	5,000 00	1,800 00	2,100 00
20 shares Oakland Gas, Light, and Heat Co. stock	2,000 00	650 00	960 00
50 shares Spring Valley Water Works stock	5,000 00	4,200 00	5,100 00
400 shares Mutual Electric Light Co. stock	4,000 00	2,750 00	5,600 00
20 shares Market Street Railway Co. stock	2,000 00	900 00	1,240 00
Totals	$39,500 00	$22,450 00	$30,850 00

Amount Due from, or Deposited with, other Banks or Bankers.

London, Paris, and American Bank	$220,783 41

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899	$1,721,001 59
2.	Number of deposit accounts open January 1, 1899	7,245
3.	Number of deposit accounts opened during past year	410
4.	Number of deposit accounts closed during past year	698
5.	Amount deposited during past year	$852,346 00
6.	Amount withdrawn during past year	$792,486 00
7.	Amount of dividends or interest to depositors during past year	$53,496 65
8.	Rate per cent per annum of such dividends or interest { Term	4%
	{ Ordinary	3½%
9.	Amount of dividends to stockholders during past year	$15,000 00
10.	Rate per cent per annum of same on paid-up capital	5%
11.	Amount added to reserve fund during past year	$7,500 00
12.	Amount of gross earnings during past year	$115,021 00
13.	Amount of net earnings during past year	$68,496 00
14.	Number of deposits less than $1,000	6,755
15.	Number of deposits over $1,000 and less than $2,000	274
16.	Number of deposits over $2,000 and less than $5,000	174
17.	Number of deposits over $5,000	42
18.	Average amount of each deposit account January 1, 1899	$237 54

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated February 10, 1868.)

Showing its Financial Condition at Close of Business July 31, 1899.

B. A. Becker, President. A. H. R. Schmidt, Cashier.

Resources.		*Liabilities.*	
Bank premises	$145,168 75	Capital paid in coin	$1,000,000 00
Real estate taken for debt	1,549,165 44	Reserve fund	920,000 00
United States bonds	8,494,000 00	Profit and loss and contingent fund	67,617 90
Miscellaneous bonds and stocks	2,380,929 20	Due depositors	27,409,335 15
Loans on real estate	15,130,869 84	Other liabilities	190,167 09
Loans on stocks and bonds	408,450 00		
Money on hand	1,471,205 90		
Other assets	7,331 01		
Total resources	$29,587,120 14	Total liabilities	$29,587,120 14

The amount of capital stock is $1,200,000; amount subscribed is $1,200,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: B. A. Becker, 25; Daniel Meyer, 8; H. Horstmann, 21; Ign. Steinhart, 15; Emil Rohte, 21; Henry B. Russ, 18; David N. Walter, 18; Nic. Ohlandt, 8; John Lloyd, 19. Total number of shares held by the Directors is 153.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$107,798 08	
Alameda	35,942 90	
Butte	41,626 67	
Colusa	113,458 17	
Contra Costa	59,328 60	
Fresno	100,549 08	
Glenn	11,495 96	
Kings	27,265 48	
Lake	4,868 55	
Los Angeles	3,615 08	
Madera	80,500 00	
Merced	72,550 38	$1,750,000 00
San Bernardino	165,095 54	
Santa Clara	127,725 95	
Sonoma	7,375 83	
Stanislaus	32,000 00	
Sutter	10,105 80	
Tehama	177,186 72	
Tulare	3,717 09	
Yolo	34,053 06	
Oregon	150,612 13	
Washington	178,294 37	
Utah	4,000 00	
Totals	$1,549,165 44	$1,750,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$6,596,270 84	
Alameda	548,620 00	
Butte	1,000 00	
Calaveras	4,000 00	
Colusa	52,000 00	
Contra Costa	260,345 00	
Fresno	708,105 00	
Glenn	30,500 00	
Humboldt	11,000 00	
Kern	52,766 00	
Kings	139,219 00	
Los Angeles	858,552 00	
Madera	69,800 00	
Marin	28,975 00	
Mendocino	32,600 00	
Merced	52,261 00	
Monterey	62,157 00	
Napa	68,500 00	
Orange	22,459 00	
Riverside	32,000 00	
Sacramento	44,000 00	$31,000,000 00
San Bernardino	57,000 00	
San Benito	14,000 00	
San Joaquin	39,250 00	
San Luis Obispo	125,000 00	
San Mateo	13,500 00	
Santa Barbara	38,000 00	
Santa Clara	294,390 00	
Santa Cruz	26,014 00	
Siskiyou	7,500 00	
Solano	267,463 00	
Sonoma	54,500 00	
Stanislaus	138,550 00	
Tehama	405,218 00	
Tulare	123,950 00	
Trinity	7,000 00	
Ventura	13,000 00	
Yolo	29,299 00	
Oregon	1,919,307 00	
Washington	1,817,549 00	
Utah	65,250 00	
Totals	$15,130,869 84	$31,000,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered bonds	$7,750,000 00	$8,494,000 00	$8,718,750 00
Southern Pacific Railroad of California bonds	650,000 00	675,000 00	720,250 00
Northern Railway of California bonds	350,000 00	353,500 00	398,125 00
San Francisco and North Pacific Railroad bonds	300,000 00	295,625 00	339,750 00
Miscellaneous cable, street railway, water, and light first mortgage bonds, all corporations of the State of California	973,000 00	928,804 20	1,010,100 00
Portland and Vancouver Railway bonds, and municipal bonds	133,000 00	128,000 00	138,900 00
Totals	$10,156,000 00	$10,874,929 20	$11,325,875 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous street, cable, and electric railway, and government bonds	$598,500 00	$363,450 00	$600,890 00
Miscellaneous corporation stock	75,000 00	45,000 00	74,000 00
Totals	$673,500 00	$408,450 00	$674,890 00

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899		$27,289,195 73
2.	Number of deposit accounts open January 1, 1899		31,750
3.	Number of deposit accounts opened during past year		7,487
4.	Number of deposit accounts closed during past year		6,455
5.	Amount deposited during past year		$9,584,779 98
6.	Amount withdrawn during past year		8,665,217 61
7.	Amount of dividends or interest to depositors during past year		963,372 70
8.	Rate per cent per annum of such dividends or interest	Term, June 30th	4.20%
		Term, Dec. 31st	4%
		Ordinary, June 30th	3.50%
		Ordinary, Dec. 31st	3⅓%
9.	Amount of dividends to stockholders during past year		$114,000 00
10.	Rate per cent per annum of same on paid-up capital		11.4%
11.	Amount added to reserve fund during past year		$55,000 00
12.	Amount of gross earnings during past year		$1,508,834 38
13.	Amount of net earnings during past year		$1,203,595 08
18.	Average amount of each deposit account January 1, 1899		$859 50

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated April 12, 1859; reincorporated August 30, 1864.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES R. KELLY, President. ROBERT J. TOBIN, Secretary.

Resources.		*Liabilities.*	
Bank premises	$560,426 57	Reserve fund	$2,974,048 92
Real estate taken for debt	793,778 71	Due depositors	43,127,033 98
Miscellaneous bonds	17,486,683 60	Other liabilities	198,258 12
Loans on real estate	24,915,458 52		
Loans on bonds	10,725 00		
Money on hand	2,147,029 94		
Other assets	385,238 68		
Total resources	$46,299,341 02	Total liabilities	$46,299,341 02

There is no capital stock. The names of the Directors are as follows: Robert J. Tobin, James R. Kelly, Alfred Tobin, Richard M. Tobin, Charles Mayo, Joseph S. Tobin, Patrick Crowley, Edward J. Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$477,489 50	$477,489 50
Alameda	109,966 12	109,966 12
Santa Clara	175,082 39	175,082 39
San Mateo	31,240 70	31,240 70
Totals	$793,778 71	$793,778 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amount Loaned.	Market Value.
San Francisco	$22,595,561 64	
Alameda	937,970 33	
Marin	61,542 80	
San Mateo	85,500 00	
Santa Clara	339,013 75	
Solano	1,000 00	
Napa	1,800 00	$41,525,764 20
Colusa	7,500 00	
Santa Barbara	13,025 00	
San Benito	37,000 00	
Humboldt	152,545 00	
Los Angeles	683,000 00	
Totals	$24,915,458 52	$41,525,764 20

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4% bonds of 1907	$14,000,000 00	$15,033,824 24	$15,715,000 00
United States registered 3% bonds of 1908	250,000 00	262,711 81	270,625 00
Market Street Railway Co. 6% bonds	904,000 00	1,025,819 59	1,145,820 00
Market St. Ry. Co., 1st cons. mtg. 5% bonds	225,000 00	262,446 09	261,562 50
Sutter Street Railway Co. 5% bonds	150,000 00	150,000 00	168,750 00
Powell Street Railway Co. 6% bonds	50,000 00	59,713 20	60,000 00
Northern Railway Co. of California 6% bonds	178,000 00	204,697 68	202,920 00
San Francisco and N. Pac. Ry. Co. 5% bonds	95,000 00	109,218 86	107,587 50
Spring Valley Water Wks. 2d mort. 4% bonds	336,000 00	342,154 27	346,920 00
Spring Valley Water Wks. 3d mort. 4% bonds	9,000 00	9,097 50	9,135 00
City of San Luis Obispo 5% bonds	27,000 36	27,000 36	27,000 36
Totals	$16,224,000 36	$17,486,683 60	$18,315,320 36

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Park and Cliff House Railway Co. 6% bonds	$21,000 00	$10,000 00	$22,365 00
Market St. Ry. Co. 1st cons. mtg. 5% gold b'd	1,000 00	600 00	1,162 50
United States registered 3% bond of 1908	500 00	125 00	541 25
Totals	$22,500 00	$10,725 00	$24,068 75

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899	$41,357,157 29
2.	Number of deposit accounts open January 1, 1899	62,294
3.	Number of deposit accounts opened during past year	13,905
4.	Number of deposit accounts closed during past year	10,678
5.	Amount deposited during past year	$12,874,652 58
6.	Amount withdrawn during past year	$11,514,278 21
7.	Amount of dividends or interest to depositors during past year	$1,348,068 05
8.	Rate per cent per annum of such dividends or interest { June 30	3.60%
	{ December 31	3.50%
11.	Amount added to reserve fund during past year	$119,834 94
12.	Amount of gross earnings during past year	$2,111,347 89
13.	Amount of net earnings during past year	$1,500,512 24
18.	Average amount of each deposit account January 1, 1899	$663 90

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated November 24, 1869.)

Showing its Financial Condition at Close of Business July 31, 1899.

ADOLPH C. WEBER, President. ERNEST BRAND, Secretary.

Resources.		*Liabilities.*	
Bank premises	$100,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	167,713 67	Reserve fund	90,000 00
Miscellaneous bonds and stocks	459,081 25	Suspense and rent account	968 05
Loans on real estate	2,170,235 30	Due depositors	2,555,913 19
Money on hand	28,877 46	Other liabilities	30,690 00
Due from banks and bankers	49,405 36		
Other assets	2,258 20		
Total resources	$2,977,571 24	Total liabilities	$2,977,571 24

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph C. Weber, 50; W. J. Lowry, 9; W. S. Keyes, 27; I. Kohn, 9; G. H. Luchsinger, 16. Total number of shares held by the Directors is 111.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	$110,418 94	$175,000 00
San Joaquin	10,495 48	15,000 00
Sacramento	23,855 83	35,000 00
Glenn	6,123 13	6,500 00
Alameda	2,460 56	3,250 00
Marin	3,486 56	4,800 00
San Francisco	10,873 17	14,700 00
Totals	$167,713 67	$254,250 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$1,767,359 63	$3,000,000 00
Alameda	148,439 88	
Contra Costa	43,657 05	
Marin	2,200 00	
Napa	9,268 00	
Santa Clara	92,450 00	
Santa Cruz	3,274 20	
San Joaquin	15,600 00	1,215,000 00
San Luis Obispo	28,539 05	
San Mateo	8,338 00	
Sonoma	10,830 00	
Solano	19,641 35	
Stanislaus	3,958 14	
Yuba	16,680 00	
Totals	$2,170,235 30	$4,215,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
225 1st mtge. S. P. Branch Ry. of Cal. 6% bonds	$225,000 00	$246,791 25	$281,250 00
45 1st mtge. S. P. R. R. of Cal. 6% bonds	45,000 00		50,400 00
20 1st mtge. S. F. & N. P. Ry. of Cal. 5% bonds	20,000 00	21,100 00	22,650 00
54 1st mtge. Northern Ry. of Cal. 5% bonds	54,000 00	55,245 00	61,695 00
60 2d mtge. Spring Valley Water W'ks 4% b'ds	60,000 00	60,000 00	62,700 00
40 3d mtge. Spring Valley Water W'ks 4% b'ds	40,000 00	40,000 00	40,600 00
8 1st mtge. Spring Valley Water W'ks 6% b'ds	8,000 00	4,412 50	9,280 00
30 1st mtge. Sutter Street R. R. 5% bonds	30,000 00	31,532 50	35,100 00
Totals	$482,000 00	$459,081 25	$563,675 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California	$49,405 36

STATISTICAL INFORMATION, JANUARY 1, 1899.

1. Total deposits January 1, 1899	$2,581,212 49
2. Number of deposit accounts open January 1, 1899	4,002
3. Number of deposit accounts opened during past year	322
4. Number of deposit accounts closed during past year	298
5. Amount deposited during past year	$967,250 48
6. Amount withdrawn during past year	$1,031,594 20
7. Amount of dividends or interest to depositors during past year	$94,029 22
8. Rate per cent per annum of such dividends or interest — Term	4%
8. Rate per cent per annum of such dividends or interest — Ordinary	3½%
9. Amount of dividends to stockholders during past year	$18,000 00
10. Rate per cent per annum of same on paid-up capital	6%
12. Amount of gross earnings during past year	$180,038 70
13. Amount of net earnings during past year	$112,604 36
14. Number of deposits less than $1,000	3,450
15. Number of deposits over $1,000 and less than $2,000	252
16. Number of deposits over $2,000 and less than $5,000	204
17. Number of deposits over $5,000	96
18. Average amount of each deposit account January 1, 1899	$644 98

MUTUAL SAVINGS BANK—SAN FRANCISCO.

(Incorporated November 21, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES D. PHELAN, President. GEORGE A. STORY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$119,354 69	Capital paid in coin	$300,000 00
United States bonds	401,416 70	Reserve fund	61,500 00
Miscellaneous bonds	1,185,561 60	Profit and loss and contingent fund, and interest collected and rent	35,192 69
Loans on real estate	1,781,199 72	Due depositors	3,502,348 93
Loans on stocks and bonds	68,386 00	Other liabilities	1,197 00
Money on hand	16,275 86		
Due from banks and bankers	324,395 15		
Other assets	3,648 90		
Total resources	$3,900,238 62	Total liabilities	$3,900,238 62

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Phelan, 1,415; James Moffitt, 500; John A. Hooper, 500; C. G. Hooker, 500; S. G. Murphy, 100; L. P. Drexler, 100; Frank J. Sullivan, 170; Robert McElroy, 100; Jos. D. Grant, 100. Total number of shares held by the Directors is 3,485.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$21,745 77
Fresno	17,056 90
Nevada	22,813 09
San Francisco	49,408 85
Portland, Oregon	8,330 08
Total	$119,354 69

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	$99,682 65
Fresno	27,051 00
Glenn	38,713 75
Los Angeles	91,500 00
Monterey	110,000 00
San Bernardino	14,000 00
San Mateo	1,100 00
Santa Clara	16,552 70
Tehama	8,000 00
San Francisco	1,266,307 03
Portland, Oregon	68,216 21
Spokane, Washington	40,076 38
Total	$1,781,199 72

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds	$360,000 00	$401,416 70
Miscellaneous corporate bonds	1,137,000 00	1,171,661 60
School district bonds	13,500 00	13,900 00
Totals	$1,510,500 00	$1,586,978 30

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
First mortgage railway and corporate bonds	$51,000 00	$32,000 00
Shares of capital stock of corporations	80,100 00	36,386 00
Totals	$131,100 00	$68,386 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank of San Francisco	$324,395 15

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899	$3,242,598 85
2.	Number of deposit accounts open January 1, 1899	2,344
3.	Number of deposit accounts opened during past year	887
4.	Number of deposit accounts closed during past year	622
5.	Amount deposited during past year	$1,840,805 16
6.	Amount withdrawn during past year	$1,539,053 85
7.	Amount of dividends or interest to depositors during past year	$104,830 93
8.	Rate per cent per annum of such dividends or interest—Ordinary	3¾ and 3.60%
9.	Amount of dividends to stockholders during past year	$18,000 00
10.	Rate per cent per annum of same on paid-up capital	6%
12.	Amount of gross earnings during past year	$185,082 54
13.	Amount of net earnings during past year	$135,220 92

SAN FRANCISCO SAVINGS UNION.

(Incorporated June 18, 1862.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. B. POND, President. LOVELL WHITE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$400,000 00	Capital paid in coin	$1,000,000 00
Real estate taken for debt	1,617,251 13	Reserve fund	205,214 77
United States bonds	546,350 00	Profit and loss and contingent fund	442,363 13
Miscellaneous bonds and stocks	7,952,156 42	Due depositors	24,933,166 12
County warrants	3,968 57	Other liabilities	257,142 73
Loans on real estate	14,889,211 66		
Loans on stocks, bonds, and warrants	264,676 00		
Money on hand	269,802 08		
Due from banks and bankers	883,392 44		
Other assets	11,078 45		
Total resources	$26,837,886 75	Total liabilities	$26,837,886 75

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 4,000; the amount paid on each share of stock is $250.

The names of the Directors, and number of shares of stock held by each, are as follows: E. B. Pond, 65; W. C. B. de Fremery, 50; Geo. W. Beaver, 40; Geo. C. Boardman, 30; Thomas Magee, 36; Daniel E. Martin, 90; Albert Miller, 200; George Tasheira, 18; Robert Watt, 20. Total number of shares held by the Directors is 549.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$111,768 54
Alameda	226,740 32
Colusa	46,848 50
Fresno	234,983 01
Kings	51,220 98
Kern	15,623 20
Los Angeles	10,457 95
Merced	74,486 41
Madera	14,940 41
Monterey	6,528 00
Napa	9,192 66
San Benito	4,788 00
San Joaquin	90,243 35
San Luis Obispo	43,819 58
San Mateo	8,186 97
Santa Barbara	2,565 30
Santa Clara	8,984 54
Solano	42,895 27
Sonoma	5,649 00
Stanislaus	76,035 09
Tehama	76,990 13
Tulare	313,802 31
Yolo	67,138 12
Glenn	73,363 49
Total	$1,617,251 13

The aggregate value of this real estate is believed to be fully equal to the total amount at which it stands debited, to wit: $1,617,251 13. It is impossible to state its value more definitely.

Loans of Real Estate by Counties.

Name of County.	Amount Loaned.
San Francisco	$3,727,766 68
Alameda	1,492,945 14
Butte	136,245 59
Colusa	280,901 35
Contra Costa	144,151 39
Fresno	952,883 10
Kings	230,910 76
Kern	133,018 01
Lake	15,353 36
Los Angeles	204,948 19
Marin	602,842 77
Merced	527,764 81
Madera	495,107 08
Monterey	188,833 58
Napa	36,782 30
Orange	35,799 70
Placer	66,701 72
Riverside	198,407 86
Sacramento	279,508 12
San Benito	119,211 85
San Bernardino	348,409 88
San Diego	43,735 15
San Joaquin	111,498 30
San Luis Obispo	683,784 33
San Mateo	47,966 60
Santa Barbara	433,278 90
Santa Clara	225,589 58
Santa Cruz	1,570 00
Shasta	22,956 26
Siskiyou	52,245 89
Solano	214,342 19
Sonoma	28,357 68
Stanislaus	945,767 07
Tehama	181,953 51
Tulare	1,189,220 00
Ventura	139,874 63
Yolo	64,001 64
Yuba	29,072 84
Glenn	255,503 85
Total	$14,889,211 66

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to the corporation, or by deeds of trust in which the corporation is described as "the party of the third part."

Such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties.

The names of the trustees holding these real estate securities are, either James de Fremery and Alex. Campbell, Sr., or Albert Miller and Alex. Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent, or Henry C. Campbell and E. B. Pond.

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
United States government consols	$500,000 00	$546,350 00	$575,300 00
Bonds and stocks of quasi-public and industrial corporations	7,760,000 00	7,952,156 42	8,061,891 00
Warrants of the counties of the State of California	20,583 00	3,968 57	4,450 00
Total	$8,280,583 00	$8,502,474 99	$8,641,641 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	$164,000 00	$122,000 00	$135,000 00
Shares of capital stock of same	637,170 00	142,676 00	171,860 00
Totals	$801,170 00	$264,676 00	$306,860 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California	$274,414 19
Bank of British North America	173,685 93
London, Paris, and American Bank	151,932 62
Nevada National Bank	111,062 44
First National Bank of Los Angeles	23,810 01
Laidlaw & Co., New York	148,487 25
Total	$883,392 44

STATISTICAL INFORMATION, JANUARY 1, 1899.*

1. Total deposits January 1, 1899	Ordinary	$7,876,872 87	$24,074,796 95
	Term	16,197,924 08	
2. Number of deposits accounts open January 1, 1899			$22,058 00
3. Number of deposit accounts opened during past year			$5,253 00
4. Number of deposit accounts closed during past year			$4,730 00
5. Amount deposited during past year			$8,742,196 81
6. Amount withdrawn during past year			$8,234,516 70
7. Amount of dividends or interest to depositors during past year			$886,690 62
8. Rate per cent per annum of such dividends or interest	Term		4%
	Ordinary		3½%
9. Amount of dividends to stockholders during past year			$60,000 00
10. Rate per cent per annum of same on paid-up capital			6%
11. Amount added to reserve fund during past year			$24,835 41
12. Amount of gross earnings during past year			$1,362,278 55
13. Amount of net earnings during past year			$1,021,463 43
18. Average amount of each deposit account January 1, 1899			$1,091 43

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated July 23, 1857.)

Showing its Financial Condition at Close of Business July 31, 1899.

SAMUEL C. BIGELOW, President. CYRUS W. CARMANY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$187,898 46	Capital paid in coin	$750,000 00
Real estate taken for debt	1,248,853 61	Reserve fund	175,000 00
United States bonds	271,300 08	Due depositors	5,636,979 46
Miscellaneous bonds and stocks	1,832,102 69	Other liabilities	26,088 16
County warrants	87 50		
Loans on real estate	2,642,897 04		
Loans on stocks, bonds, and warrants	281,012 53		
Money on hand	36,106 29		
Due from banks and bankers	75,309 08		
Other assets	12,500 34		
Total resources	$6,588,067 62	Total liabilities	$6,588,067 62

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $750,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $75.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel C. Bigelow, 500; Arthur A. Smith, 300; Isaac Hyde, 700; Horace Davis, 300; George E. Goodman, 652; Albert N. Drown, 310; E. C. Burr, 262; W. E. Davis, 50; Charles R. Bishop, 400. Total number of shares held by the Directors is 3,474.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$136,357 01	$136,357 01
Napa	58,282 47	58,282 47
Alameda	47,291 72	47,291 72
Colusa	26,000 00	26,000 00
San Mateo	14,936 91	14,936 91
Sonoma	11,350 00	11,350 00
Riverside	8,500 00	8,500 00
Solano	6,753 04	6,753 04
Contra Costa	800 00	800 00
San Diego	34,203 07	34,203 07
Oregon	787,171 67	787,171 67
Washington	71,919 06	71,919 06
Utah	45,288 66	45,288 66
Totals	$1,248,853 61	$1,248,853 61

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Municipal bonds	$344,885 78	$300,552 93	$300,552 93
Water bonds and stocks	621,500 00	624,902 13	624,902 13
Gas bonds and stocks	258,600 00	252,907 50	252,907 50
Railroad bonds and stocks	530,000 00	577,777 50	577,777 50
Bank stocks	36,000 00	22,942 63	22,942 63
U. S. 4% bonds	220,000 00	271,300 08	271,300 08
Telephone and telegraph bonds	44,000 00	53,020 00	53,020 00
Yolo County warrant	87 50	87 50	87 50
Totals	$2,055,073 28	$2,103,490 27	$2,103,490 27

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$1,145,777 04	
Alameda	187,459 00	
Butte	12,000 00	
Contra Costa	233,605 00	
Colusa	27,860 00	
Fresno	4,000 00	
Glenn	27,000 00	
Kern	7,200 00	
Los Angeles	35,000 00	
Mendocino	30,699 00	
Merced	47,136 00	
Marin	55,536 00	$6,000,000 00
Mariposa	7,630 00	
San Mateo	59,850 00	
Santa Clara	13,250 00	
Solano	6,057 00	
Stanislaus	26,007 00	
San Luis Obispo	30,000 00	
San Joaquin	10,000 00	
Santa Barbara	58,312 00	
Tulare	10,149 00	
Oregon	498,973 00	
Washington	77,897 00	
Utah	31,500 00	
Totals	$2,642,897 04	$6,000,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Water bonds and stocks	$24,000 00	$8,080 00	$24,000 00
Gas and electric light bonds and stocks	45,750 00	17,500 00	35,000 00
Railroad bonds and stocks	257,250 00	83,500 00	250,000 00
Bank stocks	67,850 00	62,510 00	100,000 00
Insurance stocks	5,300 00	5,549 00	10,000 00
Stocks and evidences of indebtedness of solvent industrial corporations	179,518 53	103,873 53	200,000 00
Totals	$579,668 53	$281,012 53	$619,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California	$75,399 08

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Internal Revenue stamps	$228 22	$228 22

STATISTICAL INFORMATION, JANUARY 1, 1899.

1.	Total deposits January 1, 1899	$5,626,156 37
2.	Number of deposit accounts open January 1, 1899	4,675
3.	Number of deposit accounts opened during past year	749
4.	Number of deposit accounts closed during past year	687
5.	Amount deposited during past year	$1,492,853 86
6.	Amount withdrawn during past year	$1,417,427 86
7.	Amount of dividends or interest to depositors during past year	$198,014 28
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	4% / 3½%
9.	Amount of dividends to stockholders during past year	$20,000 00
10.	Rate per cent per annum of same on paid-up capital	2⅔%
11.	Amount added to reserve fund during past year	Nothing.
12.	Amount of gross earnings during past year	$286,164 39
13.	Amount of net earnings during past year	$210,995 69
18.	Average amount of each deposit account January 1, 1899	$1,903 44

SECURITY SAVINGS BANK—SAN FRANCISCO.

(Incorporated March 2, 1871.)

Showing its Financial Condition at Close of Business July 31, 1899.

WINFIELD S. JONES, President. S. L. ABBOT, JR., Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$163,623 75	Capital paid in coin	$300,000 00
United States bonds	183,500 00	Reserve fund	134,072 57
Miscellaneous bonds and stocks	366,821 67	Due depositors	3,420,010 59
County warrants	21,385 70	Other liabilities	30,769 59
Loans on real estate	2,603,785 22		
Loans on stocks and bonds	228,100 00		
Money on hand	14,578 48		
Due from banks and bankers	288,356 54		
Other assets	14,701 39		
Total resources	$3,884,852 75	Total liabilities	$3,884,852 75

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 25; William Babcock, 52; O. D. Baldwin, 10; Adam Grant, 10; H. H. Hewlett, 30; Winfield S. Jones, 25; E. J. McCutchen, 25; Richard H. Pease, 5; S. L. Abbot, Jr., 28. Total number of shares held by the Directors is 210.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$7,000 00
Butte	12,000 00
Glenn	5,500 00
Mendocino	13,877 75
Napa	29,796 00
San Francisco	13,200 00
San Benito	6,000 00
San Joaquin	8,000 00
Sonoma	3,250 00
Solano	10,000 00
State of Oregon	35,000 00
State of Washington	20,000 00
Total	$163,623 75

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Municipal bonds	$31,385 70
Water stock	14,743 75
Water bonds	147,556 67
Railroad bonds	186,521 25
Miscellaneous bonds	8,000 00
United States bonds	183,500 00
Total	$571,707 37

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Municipal bonds	$6,000 00
Bank stock	157,150 00
Water stock	6,000 00
Insurance stock	3,600 00
Miscellaneous corporate stocks	20,000 00
Railroad stocks	11,250 00
Railroad bonds	20,800 00
Gas and electric light stock	3,300 00
Total	$228,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	$51,338 00
Colusa	57,500 00
Fresno	61,409 51
Glenn	14,700 00
Kern	4,000 00
Kings	5,000 00
Los Angeles	201,000 00
Marin	68,643 71
Monterey	81,000 00
Mendocino	22,000 00
Madera	3,800 00
Napa	14,200 00
Orange	6,000 00
Santa Clara	45,500 00
San Mateo	10,000 00
Solano	41,500 00
Stanislaus	44,000 00
Sonoma	42,000 00
San Joaquin	6,000 00
Shasta	880 00
Sutter	18,000 00
San Francisco	1,401,362 00
San Luis Obispo	13,000 00
Tulare	2,100 00
Yuba	14,352 00
State of Oregon	270,500 00
State of Washington	104,000 00
Total	$2,603,785 22

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California	$158,119 06
London and San Francisco Bank, Ltd.	1,559 98
United States Trust Co., of New York	128,677 50
Total	$288,356 54

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Suspense accounts in process of settlement	$11,742 94

STATISTICAL INFORMATION, JANUARY 1, 1899.

1. Total deposits January 1, 1899	$3,334,454 00
2. Number of deposit accounts open January 1, 1899	1,929
3. Number of deposit accounts opened during past year	300
4. Number of deposit accounts closed during past year	270
5. Amount deposited during past year	$1,141,900 11
6. Amount withdrawn during past year	$1,060,653 55
7. Amount of dividends or interest to depositors during past year	$118,769 44
8. Rate per cent per annum of such dividends or interest { Term	4%
{ Ordinary	3⅓%
9. Amount of dividends to stockholders during past year	$18,000 00
10. Rate per cent per annum of same on paid-up capital	6%
12. Amount of gross earnings during past year	$205,077 93
13. Amount of net earnings during past year	$144,573 34
14. Number of deposits less than $1,000	1,341
15. Number of deposits over $1,000 and less than $2,000	195
16. Number of deposits over $2,000 and less than $5,000	214
17. Number of deposits over $5,000	179
18. Average amount of each deposit account January 1, 1899	$1,728 00

ALAMEDA SAVINGS BANK—ALAMEDA.

(Incorporated February 1, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. Sevening, President. J. E. Baker, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$72,720 98	Capital paid in coin	$50,000 00
Loans on real estate	708,290 18	Reserve fund	13,240 94
Money on hand	1,503 15	Profit and loss and contingent fund	25,040 11
Due from banks and bankers	61,406 63	Due depositors	752,997 49
Other assets	1,080 10	Other liabilities	3,722 50
Total resources	$845,001 04	Total liabilities	$845,001 04

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 25; Jos. Knowland, 100; C. Bartlett, 25; R. R. Thompson, 80; I. L. Borden, 30; Chas. S. Neal, 30; J. R. Knowland, 10. Total number of shares held by the Directors is 300.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$72,720 98	$80,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$708,290 18	$1,000,000 00

Amount Due from, or Deposited with, Other Banks or Bankers.

Bank of Alameda	$61,406 63

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$766,665 96
2.	Number of deposit accounts open December 31, 1898	1,971
3.	Number of deposit accounts opened during past year	483
4.	Number of deposit accounts closed during past year	439
5.	Amount deposited during past year	$302,922 56
6.	Amount withdrawn during past year	$239,699 40
7.	Amount of dividends or interest to depositors during past year	$25,967 11
8.	Rate per cent per annum of such dividends or interest { 1st 6 months / 2d 6 months	4% / 3.75%
9.	Amount of dividends to stockholders during past year	$5,000 00
10.	Rate per cent per annum of same on paid-up capital	10%
11.	Amount added to reserve fund during past year	$3,619 42
12.	Amount of gross earnings during past year	$57,534 57
13.	Amount of net earnings during past year	$8,619 42
14.	Number of deposits less than $1,000	1,785
15.	Number of deposits over $1,000 and less than $2,000	104
16.	Number of deposits over $2,000 and less than $5,000	66
17.	Number of deposits over $5,000	16
18.	Average amount of each deposit account December 31, 1898	$388 97

PRODUCERS SAVINGS BANK—BAKERSFIELD.

(Incorporated March 17, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. S. TEVIS, President. F. W. ROBINSON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$10,955 00	Capital paid in coin	$28,350 00
Loans on real estate	142,163 00	Reserve fund	4,252 50
Money on hand	8,124 59	Profit and loss and contingent fund	1,098 52
Due from banks and bankers	18,102 55	Due depositors	148,087 07
Other assets	2,442 95		
Total resources	$181,788 09	Total liabilities	$181,788 09

The amount of capital stock is $100,000; amount subscribed is $94,500; amount paid in coin is $28,350. The total number of shares of stock issued is 945; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. S. Tevis, 668; C. E. Worden, 100; Frank S. Rice, 30; H. A. Jastro, 50; C. N. Beal, 10; G. J. Planz, 20; F. W. Robinson, 10. Total number of shares by the Directors is 888.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$10,955 00	$10,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$142,163 00	$351,275 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Kern Valley Bank, Bakersfield	$16,247 55
Wells, Fargo & Co. Bank, San Francisco	1,259 09
Wells, Fargo & Co. Bank, New York	595 91
Total	$18,102 55

BERKELEY BANK OF SAVINGS.

(Incorporated February 9, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. W. NAYLOR, President. F. L. NAYLOR, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$238,261 65	Capital paid in coin	$10,000 00
Money on hand	459 79	Reserve fund	12,000 00
Due from banks and bankers	16,793 61	Profit and loss and contingent fund	1,472 48
Other assets	33 40	Due depositors	232,075 97
Total resources	$255,548 45	Total liabilities	$255,548 45

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $10,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Naylor, 84; J. W. Havens, 10; W. B. Rising, 38; C. M. Gayley, 33; J. R. Little, 20; J. W. Warnick, 25; W. E. Sell, 15. Total number of shares held by the Directors is 225.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$238,261 65	$665,989 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Commercial Bank of Berkeley	$16,793 61

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$185,699 37
2. Number of deposit accounts open December 31, 1898	509
3. Number of deposit accounts opened during past year	293
4. Number of deposit accounts closed during past year	114
5. Amount deposited during past year	$167,600 61
6. Amount withdrawn during past year	$108,055 20
7. Amount of dividends or interest to depositors during past year	$5,450 80
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
11. Amount added to reserve fund during past year	$2,000 00
12. Amount of gross earnings during past year	$9,883 00
13. Amount of net earnings during past year	$2,000 00
14. Number of deposits less than $1,000	644
15. Number of deposits over $1,000 and less than $2,000	31
16. Number of deposits over $2,000 and less than $5,000	11
17. Number of deposits over $5,000	2
18. Average amount of each deposit account December 31, 1898	$269 91

HOME SAVINGS BANK—EUREKA.

(Incorporated October 21, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

I. CULLBERG, President. J. B. CASTERLIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$42,855 02	Capital paid in coin	$50,000 00
Loans on real estate	251,105 00	Reserve fund	1,265 00
Money on hand	34,515 68	Profit and loss and contingent fund	12,322 64
Due from banks and bankers	73,690 75	Due depositors	337,081 95
Other assets	1,305 24	Other liabilities	2,802 10
Total resources	$403,471 69	Total liabilities	$403,471 69

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; J. Bell, 60; F. Ellery, 20; N. Bullock, 20. Total number of shares held by the Directors is 250.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$42,855 02	$58,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Humboldt	$251,105 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Humboldt County Bank	$73,690 75

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$323,215 70
2.	Number of deposit accounts open December 31, 1898	891
3.	Number of deposit accounts opened during past year	219
4.	Number of deposit accounts closed during past year	112
5.	Amount deposited during past year	$163,132 12
6.	Amount withdrawn during past year	$102,200 07
7.	Amount of dividends or interest to depositors during past year	$10,028 65
8.	Rate per cent per annum of such dividends or interest—Ordinary	3.6%
9.	Amount of dividends to stockholders during past year	$3,000 00
10.	Rate per cent per annum of same on paid-up capital	6%
11.	Amount added to reserve fund during past year	$355 00
12.	Amount of gross earnings during past year	$21,749 90
13.	Amount of net earnings during past year	$3,373 12
14.	Number of deposits less than $1,000	820
15.	Number of deposits over $1,000 and less than $2,000	45
16.	Number of deposits over $2,000 and less than $5,000	21
17.	Number of deposits over $5,000	5
18.	Average amount of each deposit account December 31, 1898	$362 75

SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

(Incorporated October 4, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,034 00	Capital paid in coin	$50,000 00
Real estate taken for debt	29,965 90	Reserve fund	2,670 45
United States bonds	33,622 17	Profit and loss and contingent fund	14,281 59
Loans on real estate	262,838 37	Due depositors	336,897 96
Money on hand	19,919 34	Other liabilities	2,008 38
Due from banks and bankers	50,000 00		
Other assets	1,478 60		
Total resources	$405,858 38	Total liabilities	$405,858 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Robert Porter, 50; Alex Conneck, 50; A. Berding, 20; C. P. Soulé, 110. Total number of shares held by the Directors is 465.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$29,965 90	$36,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$262,838 37	$491,800 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
U. S. 4% coupon bonds of 1907	$25,000 00	$28,301 79	$28,300 00
U. S. 3% registered and coupon bonds, new issue	5,220 00	5,320 38	5,637 00
Totals	$30,220 00	$33,622 17	$33,937 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Eureka	$50,000 00

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898—Ordinary	$323,857 27
2. Number of deposit accounts open December 31, 1898	948
3. Number of deposit accounts opened during past year	263
4. Number of deposit accounts closed during past year	107
5. Amount deposited during past year	$175,377 92
6. Amount withdrawn during past year	$120,403 64
7. Amount of dividends or interest to depositors during past year: January-June, 1898, $4,817 81; July-December, 1898, not yet entered, $5,288 28	$10,106 09
8. Rate per cent per annum of such dividends or interest—Ordinary	3 5/10 %
9. Amount of dividends to stockholders during past year	$3,000 00
10. Rate per cent per annum of same on paid-up capital	6
11. Amount added to reserve fund during past year: January-June, 1898, $203 56; July-December, 1898, not yet entered, $207 62	$411 18
12. Amount of gross earnings during past year	$22,827 80
13. Amount of net earnings during past year	$4,118 88
14. Number of deposits less than $1,000	872
15. Number of deposits over $1,000 and less than $2,000	57
16. Number of deposits over $2,000 and less than $5,000	17
17. Number of deposits over $5,000	2
18. Average amount of each deposit account December 31, 1898	$341 62

PEOPLE'S SAVINGS BANK OF FRESNO.

(Incorporated December 10, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

CHESTER ROWELL, President. A. V. LISENBY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$14,774 28	Capital paid in coin	$20,000 00
Loans on real estate	219,280 86	Profit and loss and contingent fund	3,766 53
Money on hand	7,805 29	Due depositors	226,484 31
Due from banks and bankers	8,271 07	Other liabilities	1,206 11
Other assets	1,325 45		
Total resources	$251,456 95	Total liabilities	$251,456 95

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The number of shares of stock issued is 1,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 115; O. J. Woodward, 75; W. J. Dickey, 10; C. S. Pierce, 20. Total number of shares held by the Directors is 270.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$13,808 28	$18,000 00
Madera	866 00	1,500 00
Tulare	100 00	100 00
Totals	$14,744 28	$19,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$215,980 86	$430,000 00
Madera	1,500 00	2,000 00
Tulare	1,800 00	5,000 00
Totals	$219,280 86	$437,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank of Fresno	$6,003 74
Farmers' National Bank of Fresno	1,293 29
Bank of Central California, Fresno	974 04
Total	$8,271 07

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$246,892 40
2. Number of deposit accounts open December 31, 1898	1,214
3. Number of deposit accounts opened during past year	532
4. Number of deposit accounts closed during past year	411
5. Amount deposited during past year	$311,023 95
6. Amount withdrawn during past year	$284,774 85
7. Amount of dividends or interest to depositors during past year	$8,111 40
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
12. Amount of gross earnings during past year	$19,886 38
13. Amount of net earnings during past year	$3,603 12
14. Number of deposits less than $1,000	1,143
15. Number of deposits over $1,000 and less than $2,000	47
16. Number of deposits over $2,000 and less than $5,000	14
17. Number of deposits over $5,000	0
18. Average amount of each deposit account December 31, 1898	$203 37

HANFORD SAVINGS BANK.

(Incorporated October, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. J. NEWPORT, President. H. E. WRIGHT, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,831 30	Capital paid in coin	$5,000 00
Loans on real estate	39,034 71	Profit and loss and contingent fund	6,415 32
Money on hand	148 51	Due depositors	47,959 20
Due from banks and bankers	12,300 00		
Other assets	60 00		
Total resources	$59,374 52	Total liabilities	$59,374 52

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Newport, 25; W. W. Parlin, 50; J. H. Dopkins, 70; J. B. Newport, 65; S. E, Railsback, 50; A. V. Taylor, 10; H. E. Wright, 54¾. Total number of shares held by the Directors is 324¾.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	$7,831 30	$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	$39,034 71	$63,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank of Hanford	$12,300 00

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$35,671 34
2. Number of deposit accounts open December 31, 1898	168
3. Number of deposit accounts opened during past year	97
4. Number of deposit accounts closed during past year	100
5. Amount deposited during past year	$36,212 49
6. Amount withdrawn during past year	$22,947 23
7. Amount of dividends or interest to depositors during past year	$1,219 14
8. Rate per cent per annum of such dividends or interest { Term	5%
{ Ordinary	5%
11. Amount added to reserve fund during past year	$738 64
12. Amount of gross earnings during past year	$2,066 28
13. Amount of net earnings during past year	$738 64
14. Number of deposits less than $1,000	162
15. Number of deposits over $1,000 and less than $2,000	4
16. Number of deposits over $2,000 and less than $5,000	1
17. Number of deposits over $5,000	1
18. Average amount of each deposit account December 31, 1898	$218 28

HOLLISTER SAVINGS BANK.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. PALMTAG, President. A. TONN, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$1,530 47	Capital paid in coin	$5,000 00
Loans on real estate	25,760 35	Reserve fund	3,490 67
Due from banks and bankers	9,797 28	Due depositors	28,605 15
Other assets	691 31	Other liabilities	683 59
Total resources	$37,779 41	Total liabilities	$37,779 41

The amount of capital stock is $50,000; amount subscribed is $5,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Palmtag, 50; A. Tonn, 60; C. H. Wagner, 36½; T. H. Slaven, 35; A. Tais, 7½; M. Rosenberg, 10; L. Auerback, 25; W. J. Dougherty, 2½; Dan Willson, 5. Total number of shares held by the Directors is 231½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$1,530 47	$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$25,760 35	$50,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank of Hollister	$9,797 28

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$32,035 64
2. Number of deposit accounts open December 31, 1898	90
3. Number of deposit accounts opened during past year	27
4. Number of deposit accounts closed during past year	33
5. Amount deposited during past year	$26,496 90
6. Amount withdrawn during past year	$18,179 17
7. Amount of dividends or interest to depositors during past year	$1,055 75
8. Rate per cent per annum of such dividends or interest—Term	5%
11. Amount added to reserve fund during past year	$41 08
12. Amount of gross earnings during past year	$2,654 36
13. Amount of net earnings during past year	$1,200 51
14. Number of deposits less than $1,000	82
15. Number of deposits over $1,000 and less than $2,000	7
16. Number of deposits over $2,000 and less than $5,000	0
17. Number of deposits over $5,000	1
18. Average amount of each deposit account December 31, 1898	$355 95

SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

(Incorporated January 28, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

T. S. HAWKINS, President. I. W. HAWKINS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$18,985 40	Capital paid in coin	$50,000 00
Loans on real estate	202,465 59	Reserve fund	93 80
Due from banks and bankers	14,601 22	Due depositors	184,445 41
Other assets	1,977 73	Other liabilities	3,490 73
Total resources	$238,029 94	Total liabilities	$238,029 94

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 297; L. A. Whitehurst, 168¾; Uriah Wood, 308½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,035¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$18,985 40	$18,985 40

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$200,965 59	$300,000 00
Monterey	1,500 00	
Totals	$202,465 59	$300,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Hollister	$14,601 22

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$191,787 59
2. Number of deposit accounts open December 31, 1898	489
3. Number of deposit accounts opened during past year	126
4. Number of deposit accounts closed during past year	113
5. Amount deposited during past year	$87,658 60
6. Amount withdrawn during past year	$67,696 06
7. Amount of dividends or interest to depositors during past year	$8,474 07
8. Rate per cent per annum of such dividends or interest { Term	5%
{ Ordinary	4%
9. Amount of dividends to stockholders during past year	$5,000 00
10. Rate per cent per annum of same on paid-up capital	10%
12. Amount of gross earnings during past year	$13,525 57
13. Amount of net earnings during past year	$619 11
14. Number of deposits less than $1,000	459
15. Number of deposits over $1,000 and less than $2,000	19
16. Number of deposits over $2,000 and less than $5,000	20
17. Number of deposits over $5,000	4
18. Average amount of each deposit account December 31, 1898	$382 04

COLUMBIA SAVINGS BANK OF LOS ANGELES.

(Incorporated, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. P. WEST, President. R. W. OZMUN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$9,487 64	Capital paid in coin	$50,000 00
Miscellaneous bonds	2,865 00	Reserve fund	2,729 72
Loans on real estate	253,372 50	Due depositors	308,992 16
Money on hand	16,829 62		
Due from banks and bankers	76,135 79		
Other assets	3,031 33		
Total resources	$361,721 88	Total liabilities	$361,721 88

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. M. Ozmun estate, 374; A. P. West, 100; R. W. Ozmun, 25; Robert Hale, 120; Niles Pease, 10; J. Ross Clark, 20; R. J. Waters, 10; F. W. Burnett, 10. Total number of shares held by the Directors is 669.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles County—		
Los Angeles City	$5,000 00	$5,000 00
3 lots, Nowo Tract	490 00	550 00
20 acres, Burbank	1,550 00	2,000 00
12 acres, Hollywood	2,447 64	2,750 00
Totals	$9,487 64	$10,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	$38,287 50
Orange	10,000 00
Ventura	4,000 00
Los Angeles	201,085 00
Total	$253,372 50

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Allessandro irrigation bonds	$9,850 00	$2,865 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS.

First National Bank, Los Angeles	$26 42
California Bank, Los Angeles	13,803 94
Orange-Growers' Bank, Riverside	533 51
California Safe Deposit and Trust Company, San Francisco	4,692 85
First National Bank, New York	56,631 07
Consolidated National Bank, Chicago	448 00
Total	$76,135 79

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$231,687 32
2.	Number of deposit accounts open December 31, 1898	692
3.	Number of deposit accounts opened during past year	377
4.	Number of deposit accounts closed during past year	387
5.	Amount deposited during past year	$377,635 00
6.	Amount withdrawn during past year	$367,335 00
7.	Amount of dividends or interest to depositors during past year	$7,766 32
8.	Rate per cent per annum of such dividends or interest { Term	4½%
	{ Ordinary	3%
9.	Amount of dividends to stockholders during post year	$3,000 00
10.	Rate per cent per annum of same on paid-up capital	6%
11.	Amount added to reserve fund during past year	$350 00
12.	Amount of gross earnings during past year	$19,117 00
13.	Amount of net earnings during past year	$3,350 00
14.	Number of deposits less than $1,000	647
15.	Number of deposits over $1,000 and less than $2,000	30
16.	Number of deposits over $2,000 and less than $5,000	11
17.	Number of deposits over $5,000	4
18.	Average amount of each deposit account December 31, 1898	335

GERMAN-AMERICAN SAVINGS BANK—LOS ANGELES.

(Incorporated August 21, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

M. N. AVERY, President. P. F. SCHUMACHER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$80,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	26,146 02	Reserve fund	40,000 00
United States bonds	20,000 00	Profit and loss and contingent fund	8,076 35
Loans on real estate	778,062 28	Due depositors	935,176 32
Money on hand	10,308 53	Other liabilities	6,434 99
Due from banks and bankers	165,308 90		
Other assets	9,861 93		
Total resources	$1,089,687 66	Total liabilities	$1,089,687 66

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. N. Avery, 214; C. N. Flint, 40; Chas. Brode, 11; Jos. Kurtz, 10; L. W. Blinn, 5; Em. Eyraud, 5; H. W. Stoll, 5; Victor Ponet, 5. Total number of shares held by the Directors is 295.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$20,319 73	$25,000 00
Riverside	5,693 04	6,000 00
Orange	133 25	200 00
Totals	$26,146 02	$31,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Estimated Value.
Los Angeles	$620,676 83	$950,000 00
San Bernardino	80,023 45	140,000 00
Riverside	49,387 00	88,000 00
Orange	23,800 00	40,000 00
Kings	500 00	3,000 00
Tulare	2,175 00	3,000 00
San Diego	1,500 00	3,000 00
Totals	$778,062 28	$1,227,000 00

Amount Invested in Bonds.

	Par Value.
United States 3% coupon bonds, issue of 1898	$20,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Merchants' National Bank, Los Angeles	$28,348 68
First National Bank, Los Angeles	22,707 70
Los Angeles National Bank, Los Angeles	11,243 52
National City Bank, New York	37,410 30
Wells, Fargo & Co.'s Bank, San Francisco	5,161 43
San Francisco Savings Union, San Francisco	10,269 18
Citizens' Bank, Los Angeles	10,168 09
First National Bank, Denver	20,000 00
National Bank of Commerce, Kansas City	20,000 00
Total	$165,308 90

Description of Other Assets.

	Amt. on Books.
Judgments account—amounts advanced in foreclosure cases and yet unsettled	$3,243 30
Dividends to depositors paid since July 1, 1899	385 25
Total	$3,628 55

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$802,905 16
2.	Number of deposit accounts open December 31, 1898	2,383
3.	Number of deposit accounts opened during past year	1,209
4.	Number of deposit accounts closed during past year	1,074
5.	Amount deposited during past year	$1,039,345 45
6.	Amount withdrawn during past year	$923,345 23
7.	Amount of dividends or interest to depositors during past year	$24,841 51
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	4½% / 3%
9.	Amount of dividends to stockholders during past year	$8,000 00
10.	Rate per cent per annum of same on paid-up capital	8%
11.	Amount added to reserve fund during past year	$1,000 00
12.	Amount of gross earnings during past year	$49,209 22
13.	Amount of net earnings during past year	$9,752 45
14.	Number of deposits less than $1,000	2,171
15.	Number of deposits over $1,000 and less than $2,000	126
16.	Number of deposits over $2,000 and less than $5,000	78
17.	Number of deposits over $5,000	5
18.	Average amount of each deposit account December 31, 1898	$349 42

LOS ANGELES SAVINGS BANK.

(Incorporated April 8, 1884.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN E. PLATER, President. W. M. CASWELL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$94,170 08	Capital paid in coin	$100,000 00
Miscellaneous bonds	444,400 00	Reserve fund	22,117 51
Loans on real estate	1,254,094 62	Due depositors	1,791,743 60
Money on hand	8,667 06		
Due from banks and bankers	109,740 70		
Other assets	2,788 65		
Total resources	$1,913,861 11	Total liabilities	$1,913,861 11

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 260; John E. Plater, 400; Herman W. Hellman, 150; I. W. Hellman, Jr., 80; W. M. Caswell, 10. Total number of shares held by the Directors is 900.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$52,984 17
Riverside	41,185 91
Total	$94,170 08

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Kern	$2,000 00
Los Angeles	1,043,103 41
Orange	32,187 11
Riverside	34,335 35
San Bernardino	88,968 75
Tulare	30,000 00
Ventura	23,500 00
Total	$1,254,094 62

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 4% bonds	$172,000 00	$189,000 00
Los Angeles City Water Co. bonds	22,000 00	22,000 00
Los Angeles County bonds	4,000 00	4,000 00
Los Angeles Lighting Co. bonds	10,000 00	10,000 00
Northern California Railway bonds	50,000 00	51,750 00
Northern Railway of California bonds	75,000 00	83,000 00
Spring Valley Water Co. bonds	25,000 00	25,000 00
Oakland Water Co. bonds	50,000 00	50,750 00
Temple Street Cable Railway Co. (Los Angeles) bonds	9,000 00	8,900 00
Totals	$417,000 00	$444,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$10,761 93
Farmers and Merchants' Bank, Los Angeles	98,978 77
Total	$109,740 70

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898		$1,590,491 91
2. Number of deposit accounts open December 31, 1898		2,116
3. Number of deposit accounts opened during past year		766
4. Number of deposit accounts closed during past year		590
5. Amount deposited during past year		$748,075 79
6. Amount withdrawn during past year		$547,462 01
7. Amount of dividends or interest to depositors during past year		$52,826 95
8. Rate per cent per annum of such dividends or interest	Term	4%
	Ordinary	3%
9. Amount of dividends to stockholders during past year		$6,000 00
10. Rate per cent per annum of same on paid-up capital		6%
12. Amount of gross earnings during past year		$81,839 24
13. Amount of net earnings during past year		$13,077 85
14. Number of deposits less than $1,000		1,713
15. Number of deposits over $1,000 and less than $2,000		203
16. Number of deposits over $2,000 and less than $5,000		144
17. Number of deposits over $5,000		56
18. Average amount of each deposit account December 31, 1898		$751 65

MAIN STREET SAVINGS BANK—LOS ANGELES.

(Incorporated October 28, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

T. L. Duque, President. B. V. Duque, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$56,560 40	Capital paid in coin	$100,000 00
United States bonds	76,176 28	Reserve fund	14,592 39
Loans on real estate	348,115 89	Due depositors	448,215 96
Money on hand	3,655 51	Other liabilities	53 35
Due from banks and bankers	76,185 39		
Other assets	2,168 23		
Total resources	$562,861 70	Total liabilities	$562,861 70

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: T. L. Duque, 962; I. N. Van Nuys, 100; H. W. Hellman, 50; O. T. Johnson, 40; Kaspare Cohn, 30; Abe Haas, 25; H. W. O'Melveny, 20; W. G. Kerckhoff, 20; L. Winter, 20. Total number of shares held by the Directors is 1,267.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$39,054 88	$50,100 00
Orange	15,640 82	5,000 00
San Bernardino	1,864 70	1,500 00
Totals	$56,560 40	$56,600 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$335,615 89	$839,039 72
Orange	12,500 00	31,250 00
Totals	$348,115 89	$870,289 72

Amount Invested in Bonds.

	Par. Value.	Amt. Invested.	Market Value.
U. S. 4% bonds of 1907 (coupons)	$68,000 00	$76,176 28	$76,160 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$23,636 72
Nevada National Bank, San Francisco	21,863 61
Importers and Traders National Bank, New York	29,591 78
California Savings and Loan Society, San Francisco	1,018 85
Traders Bank, Tacoma	74 43
Total	$76,185 39

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898		$389,321 55
2. Number of deposit accounts open December 31, 1898		924
3. Number of deposit accounts opened during past year		284
4. Number of deposit accounts closed during past year		302
5. Amount deposited during past year		$266,886 84
6. Amount withdrawn during past year		$253,070 58
7. Amount of dividends or interest to depositors during past year		$14,528 95
8. Rate per cent per annum of such dividends or interest	Term	4½%
	Ordinary	3%
9. Amount of dividends to stockholders during past year		$4,000 00
10. Rate per cent per annum of same on paid-up capital		4%
12. Amount of gross earnings during past year		$34,585 42
13. Amount of net earnings during past year		$5,493 17
14. Number of deposits less than $1,000		818
15. Number of deposits over $1,000 and less than $2,000		64
16. Number of deposits over $2,000 and less than $5,000		26
17. Number of deposits over $5,000		16
18. Average amount of each deposit account December 31, 1898		$421 36

SOUTHERN CALIFORNIA SAVINGS BANK—LOS ANGELES.

(Incorporated January 3, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. BRALY, President. C. BARRERE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$40,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	24,910 03	Reserve fund	29,969 45
United States bonds	864 00	Due depositors	1,212,882 50
Loans on real estate	1,029,606 85	Other liabilities	3,256 32
Loans on stocks, bonds, and warrants	275 00		
Money on hand	67,478 70		
Due from banks and bankers	122,596 19		
Other assets	10,377 50		
Total resources	$1,296,108 27	Total liabilities	$1,296,108 27

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Braly, 270; J. M. Elliott, 100; W. D. Woolwine, 10; F. A. Gibson, 10; W. C. Patterson, 30; A. H. Braly, 250; H. Jeone, 10. Total number of shares held by the Directors is 680.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$18,794 50	$20,000 00
Kern	1,250 00	1,500 00
Arizona	4,904 00	5,000 00
Ventura	7,000 00	10,000 00
Los Angeles	6,111 75	7,000 00
	$38,060 25	
Less credits, account profits on former sales	13,150 22	
Totals	$24,910 03	$43,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$613,912 85	$1,534,750 00
San Bernardino	118,725 00	296,812 00
Riverside	48,545 00	121,362 00
Ventura	85,300 00	213,250 00
Fresno	15,400 00	38,500 00
Kern	22,250 00	55,625 00
Tulare	25,100 00	62,750 00
Contra Costa	3,000 00	7,500 00
Orange	14,550 00	36,375 00
Kings	10,000 00	25,000 00
San Diego	20,000 00	50,000 00
Territory of Arizona	51,500 00	128,750 00
State of Iowa	424 00	3,500 00
State of Minnesota	900 00	3,700 00
Totals	$1,029,606 85	$2,577,874 00

Amount Loaned on Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Three United States bonds, $100 each	$300 00	$275 00	$324 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$21,648 83
Wells, Fargo & Co.'s Bank, San Francisco	652 97
Hanover National Bank, New York	20,994 15
Bank of California, San Francisco	3,348 16
Hibernia Savings and Loan Society, San Francisco	4,118 84
California Bank, Los Angeles	10,955 66
Citizens' Bank, Los Angeles	20,912 97
National Bank of California, Los Angeles	9,425 43
Los Angeles National Bank, Los Angeles	28,216 18
Los Nietos Valley Bank, Downey	323 00
People's Bank, Pomona	2,000 00
Total	$122,596 19

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$1,010,375 49
2. Number of deposit accounts open December 31, 1898	3,299
3. Number of deposit accounts opened during past year	1,402
4. Number of deposit accounts closed during past year	1,066
5. Amount deposited during past year	$1,438,313 19
6. Amount withdrawn during past year	$1,281,537 73
7. Amount of dividends or interest to depositors during past year	$29,260 16
8. Rate per cent per annum of such dividends or interest { Term	4½%
{ Ordinary	3%
9. Amount of dividends to stockholders during past year	$6,000 00
10. Rate per cent per annum of same on paid-up capital	12%
12. Amount of gross earnings during past year	$66,686 91
13. Amount of net earnings during past year	$15,225 49
14. Number of deposits less than $1,000	3,092
15. Number of deposits over $1,000 and less than $2,000	140
16. Number of deposits over $2,000 and less than $5,000	59
17. Number of deposits over $5,000	8
18. Average amount of each deposit account December 31, 1898	$306 00

SECURITY SAVINGS BANK—LOS ANGELES.

(Incorporated January 11, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. F. Sartori, President. W. D. Longyear, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$31,537 75	Capital paid in coin	$100,000 00
Miscellaneous bonds	111,675 17	Reserve fund	51,454 55
Loans on real estate	1,404,292 07	Due depositors	1,721,614 29
Money on hand	49,938 58	Other liabilities	4,126 88
Due from banks and bankers	271,860 19		
Other assets	7,891 96		
Total resources	$1,877,195 72	Total liabilities	$1,877,195 72

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Fleishman, 25; J. A. Graves, 25; M. L. Fleming, 474; F. O. Johnson, 10; M. S. Hellman, 338; J. F. Sartori, 373; H. W. Hellman, 50; J. H. Shankland, 145; W. L. Graves, 10; W. D. Longyear, 193. Total number of shares held by the Directors is 1,643.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$9,028 07	$10,850 00
Riverside	8,070 94	10,000 00
San Bernardino	11,348 51	13,600 00
Orange	3,090 23	3,800 00
Totals	$31,537 75	$38,250 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$1,284,328 34	$3,210,820 00
Riverside	33,536 00	83,800 00
Santa Barbara	25,000 00	95,000 00
Orange	29,645 00	75,200 00
San Bernardino	17,970 61	45,500 00
Kern	13,212 12	33,200 00
Tulare	600 00	1,500 00
Totals	$1,404,292 07	$3,545,020 00

Amount Invested in Bonds.

		Par Value.	Amt. Invested.	Market Value.
40	$1,000 U. S. 4% coupon bonds of 1925	$40,000 00	$49,000 00	$52,000 00
26	1,000 U. S. 4% coupon bonds of 1907	26,000 00	29,572 50	28,912 00
41	500 U. S. 3% coupon bonds of 1918	20,500 00	20,500 00	23,242 50
1	600 Redding (Cal.) School District 7% b'd	600 00	619 67	619 67
10	600 Covina (Cal.) School District 7% b'ds	6,000 00	6,783 00	6,783 00
10	500 Monrovia (Cal.) Mun. Imp. 6% bonds	5,000 00	5,000 00	5,000 00
2	100 Monrovia (Cal.) Mun. Imp. 6% bonds	200 00	200 00	200 00
	Totals	$98,300 00	$111,675 17	$116,757 17

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$63,679 70
Farmers and Merchants Bank, Los Angeles	151,115 03
Merchants National Bank, Los Angeles	21,334 59
Nevada National Bank, San Francisco	11,696 69
First National Bank, Pasadena	4,589 51
National Bank of California, Los Angeles	19,444 67
Total	$271,860 19

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$1,525,860 05
2. Number of deposit accounts open December 31, 1898	3,435
3. Number of deposit accounts opened during past year	1,486
4. Number of deposit accounts closed during past year	1,058
5. Amount deposited during past year	$3,212,733 28
6. Amount withdrawn during past year	$2,881,156 96
7. Amount of dividends or interest to depositors during past year	$47,978 21
8. Rate per cent per annum of such dividends or interest { Term	4½%
{ Ordinary	3%
9. Amount of dividends to stockholders during past year	$8,000 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	$5,000 00
12. Amount of gross earnings during past year	$95,041 98
13. Amount of net earnings during past year	$15,198 28
14. Number of deposits less than $1,000	3,106
15. Number of deposits over $1,000 and less than $2,000	207
16. Number of deposits over $2,000 and less than $5,000	87
17. Number of deposits over $5,000	35
18. Average amount of each deposit account December 31, 1898	$444 00

UNION BANK OF SAVINGS—LOS ANGELES.

(Incorporated January 27, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. S. BARTLETT, President. W. E. MCVAY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,287 29	Capital paid in coin	$30,000 00
Miscellaneous bonds	68,594 30	Profit and loss and contingent fund	4,167 18
Loans on real estate	321,071 64	Due depositors	423,620 73
Loans on other securities	2,000 00	Other liabilities	3,492 80
Money on hand	6,554 34		
Due from banks and bankers	46,909 87		
Other assets	13,863 27		
Total resources	$461,280 71	Total liabilities	$461,280 71

The amount of capital stock is $200,000; amount subscribed is $30,000; amount paid in coin is $30,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Ferguson, 5; R. H. F. Variel, 15; J. C. Drake, 5; J. M. Elliott, 6; A. E. Pomeroy, 1; S. H. Mott, 5; W. S. Bartlett, 11. The total number of shares held by the Directors is 48.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$2,287 29	$2,773 50

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Riverside	$45,492 50
San Bernardino	14,575 00
Orange	4,200 00
Los Angeles	256,804 14
Total	$321,071 64

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles City water bonds	$17,000 00	$17,000 00	$17,170 00
Crystal Springs city bonds	25,000 00	25,000 00	25,250 00
United States 3% coupon bonds	25,000 00	26,594 30	27,120 00
Totals	$67,000 00	$68,594 30	$69,540 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Safe deposit plant installed in our vaults	$2,000 00	$2,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$19,513 24
Los Angeles National Bank, Los Angeles	5,669 47
Bank of California, San Francisco	1,308 93
San Francisco Savings Union, San Francisco	5,163 46
Hibernia Savings and Loan Association, San Francisco	4,090 38
First National Bank, New York	445 33
Shoe and Leather National Bank, Boston	10,249 06
Sundry banks and bankers	470 00
Total	$46,909 87

Description of Other Assets.

	Amt. on Books.	Market Value.
Suspense account—Sundry collections, and items pending adjustment	$501 69	$501 69
Revenue stamps	186 50	186 50
Safe deposit vaults—Payment on account new vaults in process of installation	6,818 71	6,818 71
Totals	$7,506 90	$7,506 90

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$303,249 40
2. Number of deposit accounts open December 31, 1898	1,220
3. Number of deposit accounts opened during past year	1,150
4. Number of deposit accounts closed during past year	518
5. Amount deposited during past year	$682,471 08
6. Amount withdrawn during past year	$516,410 34
7. Amount of dividends or interest to depositors during past year	$5,455 77
8. Rate per cent per annum of such dividends or interest { Term	5%
{ Ordinary	3%
12. Amount of gross earnings during past year	$13,183 60
13. Amount of net earnings during past year	$1,525 09
14. Number of deposits less than $1,000	1,174
15. Number of deposits over $1,000 and less than $2,000	14
16. Number of deposits over $2,000 and less than $5,000	19
17. Number of deposits over $5,000	13
18. Average amount of each deposit account December 31, 1898	$248 00

NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

(Incorporated December 7, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. U. Hofstetter, President. G. R. Eckart, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$68,654 86	Capital paid in coin	$40,000 00
Miscellaneous bonds	165,637 69	Reserve fund	8,000 00
Loans on real estate	247,643 94	Due depositors	615,736 90
Loans on other securities	6,670 50	Other liabilities	2 70
Money on hand	11,905 01		
Due from banks and bankers	154,173 29		
Other assets	9,054 31		
Total resources	$663,739 60	Total liabilities	$663,739 60

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $40,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; Justus Greely, 50; N. D. Rideout, 1,185; Heiman Cheim, 50; G. R. Eckart, 25; Dan T. Cole, 50; Dan P. Donahoe, 50. Total number of shares held by the Directors is 1,510.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sutter	$50,887 82
Butte	17,767 04
Total	$68,654 86

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$73,031 04	$140,000 00
Sutter	128,237 40	275,000 00
Yuba	40,075 50	90,000 00
Tehama	3,000 00	4,000 00
Glenn	3,300 00	8,500 00
Totals	$247,643 94	$517,500 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1907	$100,000 00	$113,812 69	$113,812 69
Spring Valley Water-Works second mortgage 4% bonds	50,000 00	51,825 00	51,825 00
Totals	$150,000 00	$165,637 69	$165,637 69

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat in warehouse (insured against loss by fire)	$5,950 00	$7,000 00
Chattel mortgage	720 50	1,500 00
Totals	$6,670 50	$8,500 00

Amount Due from, or Deposited with, other Banks or Bankers.

The Rideout Bank, Marysville	$145,165 02
The Rideout Bank (Gridley Agency)	7,716 52
London and San Francisco Bank, San Francisco	1,291 75
Total	$154,173 29

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Interest account	$4,596 40
Sundry persons on account of crops (secured by grain in warehouse and crop mortgages)	1,069 46
Total	$5,665 86

STATISTICAL INFORMATION, JANUARY 1, 1899.

1. Total deposits January 1, 1899	$572,259 29
2. Number of deposit accounts open January 1, 1899	1,098
3. Number of deposit accounts opened during past year	215
4. Number of deposit accounts closed during past year	163
5. Amount deposited during past year	$426,994 99
6. Amount withdrawn during past year	$380,005 21
7. Amount of dividends or interest to depositors during past year	$17,821 93
8. Rate per cent per annum of such dividends or interest—Ordinary	3½%
9. Amount of dividends to stockholders during past year	$1,200 00
10. Rate per cent per annum of same on paid-up capital	3%
11. Amount added to reserve fund during past year	$120 00
12. Amount of gross earnings during past year	$27,375 20
13. Amount of net earnings during past year	$18,568 97
14. Number of deposits less than $1,000	932
15. Number of deposits over $1,000 and less than $2,000	99
16. Number of deposits over $2,000 and less than $5,000	53
17. Number of deposits over $5,000	14
18. Average amount of each deposit account January 1, 1899	$521 18

MERCED SECURITY SAVINGS BANK.

(Incorporated August 17, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. R. FANCHER, President. J. F. CARLSTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,543 71	Capital paid in coin	$100,000 00
Real estate taken for debt	110,287 27	Reserve fund	34,903 08
Miscellaneous bonds	187,100 00	Due depositors	636,390 46
Loans on real estate	303,871 48	Other liabilities	2,805 86
Loans on other securities	27,132 70		
Money on hand	14,139 40		
Due from banks and bankers	117,290 01		
Other assets	3,734 83		
Total resources	$774,099 40	Total liabilities	$774,099 40

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $100,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: Horace Davis, 609; L. R. Fancher, 318; A. Bickford, 45; W. H. Turner, 10; G. S. Bloss, 5; J. F. Carlston, 51; W. C. Burchell, 10. Total number of shares held by the Directors is 1,048.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$4,000 00	$4,000 00
Merced	106,287 27	106,287 27
Totals	$110,287 27	$110,287 27

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$6,100 00	$9,300 00
Stanislaus	1,400 00	7,000 00
Mariposa	2,590 00	4,000 00
Tulare	1,000 00	2,500 00
Merced	292,781 48	495,000 00
Totals	$303,871 48	$517,800 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$120,000 00	$147,100 00	$157,000 00
Fresno City 5% bonds	25,000 00	25,000 00	25,600 00
Redding City bonds	15,000 00	15,000 00	15,400 00
Totals	$160,000 00	$187,000 00	$198,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse certificates, etc.	$27,132 70	$35,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$55,968 56
Bank of California, San Francisco	652 51
Farmers and Merchants Bank, Stockton	50,927 39
First National Bank, Stockton	5,478 56
Collection items	4,462 99
Total	$117,490 01

STATISTICAL INFORMATION DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$587,732 74
2. Number of deposit accounts open December 31, 1898	772
3. Number of deposit accounts opened during past year	129
4. Number of deposit accounts closed during past year	104
5. Amount deposited during past year	$1,073,600 72
6. Amount withdrawn during past year	$1,114,740 84
7. Amount of dividends or interest to depositors during past year	$16,508 87
8. Rate per cent per annum of such dividends or interest—Term	4%
9. Amount of dividends to stockholders during past year	$4,000 00
10. Rate per cent per annum of same on paid-up capital	4%
11. Amount added to reserve fund during past year	$6,520 17
12. Amount of gross earnings during past year	$40,452 83
13. Amount of net earnings during past year	$10,520 17
14. Number of deposits less than $1,000	647
15. Number of deposits over $1,000 and less than $2,000	73
16. Number of deposits over $2,000 and less than $5,000	38
17. Number of deposits over $5,000	14
18. Average amount of each deposit account December 31, 1898	$760 01

UNION SAVINGS BANK—MODESTO.

(Incorporated April 2, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

O. McHENRY, President. J. E. WARD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$38,571 62	Capital paid in coin	$30,000 00
Loans on real estate	173,416 97	Reserve fund	3,708 76
Loans on other securities	19,695 00	Due depositors	201,759 07
Due from banks and bankers	3,839 24	Other liabilities	55 00
Total resources	$235,522 83	Total liabilities	$235,522 83

The amount of capital stock is $300,000; amount subscribed is $100,000; amount paid in coin is $30,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 461; W. B. Wood, 40; A. Hewel, 50; J. O. Fuller, 22; Garrison Turner, 20. Total number of shares held by the Directors is 593.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$35,571 62	$45,000 00
Merced	3,000 00	4,000 00
Totals	$38,571 62	$49,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera	$2,800 00	$5,000 00
Merced and Stanislaus	9,000 00	15,000 00
Merced	5,700 00	11,400 00
Stanislaus	155,916 97	225,500 00
Totals	$173,416 97	$256,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Loans on grain in warehouse	$19,695 00	$22,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank of Modesto	$3,839 24

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$203,621 91
2. Number of deposit accounts open December 31, 1898	446
3. Number of deposit accounts opened during past year	63
4. Number of deposit accounts closed during past year	51
5. Amount deposited during past year	$118,916 90
6. Amount withdrawn during past year	$109,450 08
7. Amount of dividends or interest to depositors during past year	$8,011 03
8. Rate per cent per annum of such dividends or interest—Term	4½%
9. Amount of dividends to stockholders during past year	$1,000 00
12. Amount of gross earnings during past year	$10,186 02
14. Number of deposits less than $1,000	400
15. Number of deposits over $1,000 and less than $2,000	25
16. Number of deposits over $2,000 and less than $5,000	17
17. Number of deposits over $5,000	4
18. Average amount of each deposit account December 31, 1898	$456 55

CENTRAL BANK—OAKLAND.

(Incorporated September 8, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. G. Palmanteer, Vice-President. C. R. Yates, Cashier.

Resources.		*Liabilities.*	
Bank premises	$261,081 28	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	47,127 79	Reserve fund	94,487 61
Loans on real estate	884,559 33	Due depositors	1,611,413 15
Loans on stocks, bonds, and warrants	90,000 00	Other liabilities	20,505 82
Loans on other securities	50,000 00		
Loans on personal security and overdrafts	540,400 66		
Money on hand	56,368 74		
Due from banks and bankers	84,229 50		
Other assets	12,639 28		
Total resources	$2,026,406 58	Total liabilities	$2,026,406 58

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: George C. Perkins, 100; H. C. Morris, 1,330; George D. Metcalf, 50; W. G. Palmanteer, 695; W. S. Phelan, 25; J. W. Phillips, 175; C. D. Pierce, 150; Thomas Crellin, 300. Total number of shares held by the Directors is 2,825.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$877,776 33	
Solano	6,383 00	$1,300,000 00
San Francisco	400 00	
Totals	$884,559 33	$1,300,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
U. S. 3% bonds	$7,080 00	$7,646 40	$7,646 40
San Francisco Gas stock	15,000 00	11,267 80	10,650 00
Spring Valley Water 4% bonds	5,000 00	5,162 50	5,162 50
Spring Valley Water 6% bonds	4,000 00	4,640 00	4,640 00
Alameda County and City of Oakland warrants	18,411 09	18,411 09	18,411 09
Totals	$49,491 09	$47,127 79	$46,509 99

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Bonds, stocks, etc., of quasi-public and industrial corporations	$100,000 00	$90,000 00	$110,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Cereals, canned goods, etc., in Alameda and San Joaquin Counties	$50,000 00	$75,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, San Francisco	$44,995 52
Chase National Bank, New York	7,527 94
Metropolitan National Bank, Chicago	7,143 56
Sundry banks	24,562 48
Total	$84,229 50

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$1,438,497 48
2. Number of deposit accounts open December 31, 1898	3,000
3. Number of deposit accounts opened during past year	1,300
4. Number of deposit accounts closed during past year	1,031
5. Amount deposited during past year	$12,450,130 00
6. Amount withdrawn during past year	$12,436,475 72
7. Amount of dividends or interest to depositors during past year	$35,176 33
8. Rate per cent per annum of such dividends or interest—Term	4 and 3¾%
9. Amount of dividends to stockholders during past year	$20,000 00
10. Rate per cent per annum of same on paid-up capital	6.66%
11. Amount added undivided profits fund during past year	$2,001 64
12. Amount of gross earnings during past year	$105,891 03
13. Amount of net earnings during past year	$2,001 64
14. Number of deposits less than $1,000	2,715
15. Number of deposits over $1,000 and less than $2,000	200
16. Number of deposits over $2,000 and less than $5,000	65
17. Number of deposits over $5,000	20
18. Average amount of each deposit account December 31, 1898	$479 49

FARMERS AND MERCHANTS SAVINGS BANK—OAKLAND.

(Incorporated November 10, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

EDSON F. ADAMS, President. JAMES C. MCKEE, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$373,488 85	Capital paid in coin	$70,100 00
Money on hand	5,930 26	Reserve fund	18,308 39
Due from banks and bankers	135,772 81	Due depositors	428,221 88
Other assets	4,796 09	Other liabilities	3,357 74
Total resources	$519,988 01	Total liabilities	$519,988 01

The amount of capital stock is $500,000; amount paid in coin is $70,100. Total number of shares of stock issued is 701; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Farrelly, 50; S. B. McKee, 25; H. H. Pitcher, 10; H. F. Gordon, 10; Chas. E. Palmer, 20; E. F. Adams, 20; A. W. Schafer, 50; W. H. Taylor, 50; J. C. Adams, 20; F. S. Osgood, 20; J. C. McKee, 25. Total number of shares held by the Directors is 300.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$301,575 10	$737,765 00
Contra Costa	6,913 75	17,200 00
Tuolumne	50,000 00	100,800 00
Siskiyou	15,000 00	30,000 00
Totals	$373,488 85	$885,765 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Union National Bank of Oakland	$135,772 81

STATISTICAL INFORMATION, JANUARY 1, 1899.

1. Total deposits January 1, 1899	$364,516 47
2. Number of deposit accounts open January 1, 1899	914
3. Number of deposit accounts opened during past year	404
4. Number of deposit accounts closed during past year	309
5. Amount deposited during past year	$307,391 86

6.	Amount withdrawn during past year	$249,108 11
7.	Amount of dividends or interest to depositors during past year	$11,387 00
8.	Rate per cent per annum of such dividends or interest—Ordinary { First six months / Second six months	4% / 3 75/100%
9.	Amount of of dividends to stockholders during past year	$2,804 00
10.	Rate per cent per annum of same on paid-up capital	4%
11.	Amount added to reserve fund during past year	$1,348 85
12.	Amount of gross earnings during past year	$28,578 44
13.	Amount of net earnings during past year	$17,539 85
14.	Number of deposits less than $1,000	835
15.	Number of deposits over $1,000 and less than $2,000	42
16.	Number of deposits over $2,000 and less than $5,000	24
17.	Number of deposits over $5,000	13
18.	Average amount of each deposit account January 1, 1899	$398 81

OAKLAND BANK OF SAVINGS.

(Incorporated August 13, 1867.)

Showing its Financial Condition at Close of Business July 31, 1899.

ISAAC L. REQUA, President. W. W. GARTHWAITE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$100,000 00	Capital paid in coin	$480,000 00
Real estate taken for debt	97,444 36	Reserve fund	162,466 80
Miscellaneous bonds, stocks, and warrants	3,373,515 18	Due depositors	6,118,053 22
Loans on real estate	2,601,518 03	Due banks and bankers	394 49
Loans on stocks and bonds	74,484 50	Other liabilities	73,941 50
Loans on other securities	39,071 35		
Loans on personal security and overdrafts	204,867 06		
Money on hand	187,840 06		
Due from banks and bankers	151,940 83		
Other assets	4,174 64		
Total resources	$6,834,856 01	Total liabilities	$6,834,856 01

The amount of capital stock is $1,000,000; amount subscribed is $960,000; amount paid in coin is $480,000. The total number of shares of stock issued is 9,600; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Clift, 305; George H. Collins, 175; Horace Davis, 330; W. R. Davis, 100; E. A. Haines, 600; James Moffitt, 490; Isaac L. Requa, 60; Henry Rogers, 60; Arthur A. Smith, 205. Total number of shares held by the Directors is 2,325.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$32,341 23
Fresno	27,372 04
Tulare	37,731 09
Total	$97,444 36

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$2,471,516 00	
Colusa	50,066 48	
Contra Costa	400 00	
Fresno	14,463 95	
Glenn	16,000 00	$5,800,000 00
Solano	12,260 00	
Solano and Sutter	20,019 69	
San Benito	6,065 00	
Santa Cruz, Santa Clara, and Fresno	9,126 91	
Tulare	1,600 00	
Totals	$2,601,518 03	$5,800,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Amt. Invested.	Market Value.
United States bonds	$1,439,000 00	
Bonds secured by first mortgage on property within this State; bonds of municipal corporations; and bonds and stocks of other solvent corporations	1,904,782 17	$3,425,000 00
City and county warrants	29,733 01	29,733 00
Totals	$3,373,515 18	$3,454,733 00

Amount Loaned on Stocks and Bonds.

	Amt. Loaned.	Market Value.
Bonds and stocks of various solvent corporations, such as banks, etc.	$74,484 50	$144,400 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Savings pass books and temporary assignment of mortgage	$39,071 35	$45,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$22,331 82
Bank of California, San Francisco	10,834 76
Laidlaw & Co., New York	3,272 83
Bank of America, New York	63,144 76
Continental National Bank, Chicago	44,585 83
N. M. Rothschild & Sons, London	5,122 45
Various interior collections	2,648 38
Total	$151,940 83

Description of Other Assets.

	Amt. on Books.	Market Value.
Internal revenue stamps	$1,609 77	$1,609 77

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$5,666,650 34
2. Number of deposit accounts open December 31, 1898	10,161
3. Number of deposit accounts opened during past year	2,735
4. Number of deposit accounts closed during past year	2,021
5. Amount deposited during past year	$7,503,362 26
6. Amount withdrawn during past year	$7,047,252 68
7. Amount of dividends or interest to depositors during past year	$180,657 14
8. Rate per cent per annum of such dividends or interest	4 and 3¾%
9. Amount of dividends to stockholders during past year	$38,400 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	$2,943 56
12. Amount of gross earnings during past year	$321,461 29
13. Amount of net earnings during past year	$222,000 70
18. Average amount of each deposit account December 31, 1898	$557 68

STATE SAVINGS BANK—OAKLAND.

(Incorporated March 24, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. C. McMULLEN, President. R. J. McMULLEN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$9,056 50	Capital paid in coin	$100,000 00
Loans on real estate	241,990 37	Reserve fund	9,431 33
Money on hand	4,490 75	Due depositors	151,888 24
Due from banks and bankers	2,266 91	Other liabilities	595 64
Other assets	4,110 68		
Total resources	$261,915 21	Total liabilities	$261,915 21

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and numbers of shares of stock held by each, are as follows: W. C. Moody, 5; Wm. P. Jones, 50; J. C. McMullen, 334; V. D. Moody, 200; C. H. Jones, 10. Total number of shares held by the Directors is 599.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$9,056 50	$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$238,015 37	$499,200 00
San Francisco	950 00	2,500 00
San Joaquin	1,900 00	2,000 00
Shasta	500 00	1,500 00
El Dorado	225 00	1,000 00
Sebastian (Kan.)	400 00	500 00
Totals	$241,990 37	$506,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Oakland	$2,266 91

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$122,107 03
2. Number of deposit accounts open December 31, 1898	148
3. Number of deposit accounts opened during past year	184
4. Number of deposit accounts closed during past year	146
5. Amount deposited during past year	$186,483 22
6. Amount withdrawn during past year	$153,978 05
7. Amount of dividends or interest to depositors during past year	$6,083 60
8. Rate per cent per annum of such dividends or interest (Term	4, 6, 7, and 8%*
8. Rate per cent per annum of such dividends or interest (Ordinary	6%
9. Amount of dividends to stockholders during past year	$8,000 00
10. Rate per cent per annum of same on paid-up capital	8%
11. Amount added to reserve fund during past year	$200 00
12. Amount of gross earnings during past year	$21,247 50
13. Amount of net earnings during past year	$8,200 00
14. Number of deposits less than $1,000	125
15. Number of deposits over $1,000 and less than $2,000	4
16. Number of deposits over $2,000 and less than $5,000	12
17. Number of deposits over $5,000	7
18. Average amount of each deposit account December 31, 1898	$825 05

*Bank is calling in all deposits drawing over 6 per cent.

UNION SAVINGS BANK—OAKLAND.

(Incorporated May 26, 1869.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. West Martin, President. A. E. H. Cramer, Cashier.

Resources.		*Liabilities.*	
Bank premises	$68,908 10	Capital paid in coin	$300,000 00
Real estate taken for debt	173,242 40	Reserve fund	110,000 00
Miscellaneous bonds and stocks	570,251 50	Due depositors	3,349,198 73
Loans on real estate	2,310,550 06	Other liabilities	42,171 79
Loans on stocks and bonds	157,639 25		
Loans on other securities	2,315 00		
Loans on personal security and overdrafts	132,218 16		
Money on hand	97,683 88		
Due from banks and bankers	282,499 92		
Other assets	6,062 25		
Total resources	$3,801,370 52	Total liabilities	$3,801,370 52

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. West Martin, 103; Wm. G. Henshaw, 403; A. E. H. Cramer, 5; Thos. Prather, 101; Thos. Crellin, 45; R. S. Farrelly, 257; F. W. Henshaw, 16; C. E. Palmer, 138; H. W. Meek, 1; Herman A. Tubbs, 33; Shelby F. Martin, 47. Total number of shares held by the Directors is 1,149.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$171,397 84	$200,000 00
Fresno	1,844 56	2,000 00
Totals	$173,242 40	$202,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$1,822,501 09	$3,683,524 54
Contra Costa	156,217 00	312,434 00
Napa	3,000 00	6,000 00
Santa Clara	2,600 00	5,200 00
San Joaquin	13,930 00	27,860 00
Solano	40,226 97	80,453 94
Stanislaus	20,175 00	40,350 00
Santa Barbara	32,750 00	65,500 00
Fresno	4,150 00	8,300 00
Monterey	5,000 00	10,000 00
Marin	210,000 00	420,000 00
Totals	$2,310,550 06	$4,659,622 48

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Bonds and warrants of municipal corporations, and bonds and stocks of other solvent corporations of this State; and United States bonds	$643,050 00	$570,251 50	$588,841 50

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Certificates of capital stock and bonds of various solvent corporations, such as bank, street, cable, electric road, and railroad bonds, etc.	$308,533 91	$157,639 25	$297,758 91

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Secured by pass book of the Union Savings Bank	$325 00	$325 00
Warehouse receipts for hay, grain, etc., in country warehouses (all within State of California)	1,990 00	1,990 00
Totals	$2,315 00	$2,315 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$71,461 20
Crocker-Woolworth National Bank, San Francisco	62,219 19
Chemical National Bank, New York	376 42
Western National Bank, New York	48,066 17
National Park Bank, New York	51,376 94
Union National Bank, Oakland	49,000 00
Total	$282,499 92

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value
Collections in course of adjustment	$1,786 78	$1,786 78

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$3,172,684 52
2. Number of savings deposit accounts open December 31, 1898	4,624
3. Number of savings deposit accounts opened during past year	1,077
4. Number of savings deposit accounts closed during past year	905
5. Amount deposited during past year	$3,258,937 71
6. Amount withdrawn during past year	$2,943,618 77
7. Amount of dividends or interest to depositors during past year	$107,042 46
8. Rate per cent per annum of such dividends or interest { First term / Second term	4% / 3¾%
9. Amount of dividends to stockholders during past year	$24,000 00
10. Rate per cent per annum of same on paid-up capital	8%
12. Amount of gross earnings during past year	$225,986 49
13. Amount of net earnings during past year	$136,042 46
14. Number of deposits less than $1,000	3,930
15. Number of deposits over $1,000 and less than $2,000	368
16. Number of deposits over $2,000 and less than $5,000	237
17. Number of deposits over $5,000	89
18. Average amount of each deposit account December 31, 1898	$686 14

UNION SAVINGS BANK—PASADENA.

(Incorporated February 1, 1895.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. Eason, President. W. M. Eason, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$5,337 53	Capital paid in coin	$30,000 00
Loans on real estate	234,938 76	Reserve fund	6,291 84
Money on hand	4,056 78	Due depositors	238,421 41
Due from banks and bankers	28,587 45		
Other assets	1,792 73		
Total resources	$274,713 25	Total liabilities	$274,713 25

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $30,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Eason, 224; A. R. Metcalfe, 11; H. C. Durand, 35; Norman Bridge, 75; W. M. Eason, 60. Total number of shares held by the Directors is 405.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$1,186 10	$2,200 00
Riverside	767 00	1,100 00
San Bernardino	3,384 43	5,000 00
Totals	$5,337 53	$8,300 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$219,560 99	$548,560 00
Riverside	13,434 50	35,200 00
Orange	1,943 27	4,500 00
Totals	$234,938 76	$588,260 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Pasadena	$3,945 86
Pasadena National Bank, Pasadena	1,859 73
State Bank of Chicago	22,781 86
Total	$28,587 45

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$190,236 24
2.	Number of deposit accounts open December 31, 1898	646
3.	Number of deposit accounts opened during past year	493
4.	Number of deposit accounts closed during past year	380
5.	Amount deposited during past year	447,932 72
6.	Amount withdrawn during past year	$392,012 29
7.	Amount of dividends or interest to depositors during past year	$6,127 67
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	5 and 4½% / 3%
12.	Amount of gross earnings during past year	$13,037 30
13.	Amount of net earnings during past year	$2,453 53
14.	Number of deposits less than $1,000	603
15.	Number of deposits over $1,000 and less than $2,000	28
16.	Number of deposits over $2,000 and less than $5,000	13
17.	Number of deposits over $5,000	2
18.	Average amount of each deposit account December 31, 1898	$294 82

SAVINGS BANK OF REDLANDS.

(Incorporated June 30, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. P. Morrison, President. Jno. W. Wilson, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,875 67	Capital paid in coin	$5,000 00
Loans on real estate	80,191 00	Reserve fund	1,818 69
Money on hand	1,632 16	Due depositors	108,711 45
Due from banks and bankers	26,768 31		
Other assets	63 00		
Total resources	$115,530 14	Total liabilities	$115,530 14

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $5,000. The total number of shares of stock issued is 1,000; the amount paid on each share is $5.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 266; Geo. A. Cook, 50; S. C. Haver, 10; A. G. Hubbard, 145; E. H. Spoor, 40; Henry Fisher, 52; J. S. Edwards, 50. Total number of shares held by the Directors is 613.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$6,175 67	$10,500 00
Riverside	700 00	1,000 00
Totals	$6,875 67	$11,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$78,441 00	$198,000 00
Riverside	1,750 00	7,000 00
Totals	$80,191 00	$205 000 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Redlands	$26,768 31

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$100,534 80
2. Number of deposit accounts open December 31, 1898	345
3. Number of deposit accounts opened during past year	176
4. Number of deposit accounts closed during past year	151
5. Amount deposited during past year	$71,916 43
6. Amount withdrawn during past year	$49,091 86
7. Amount of dividends or interest to depositors during past year	$3,198 88
8. Rate per cent per annum of such dividends or interest { Term	4%
{ Ordinary	3%
9. Amount of dividends to stockholders during past year	None
10. Rate per cent per annum of same on paid-up capital	No per cent
11. Amount added to reserve fund during past year	Nothing
12. Amount of gross earnings during past year	$3,891 13
13. Amount of net earnings during past year	$559 43
14. Number of deposits less than $1,000	327
15. Number of deposits over $1,000 and less than $2,000	12
16. Number of deposits over $2,000 and less than $5,000	6
17. Number of deposits over $5,000	0
18. Average amount of each deposit account December 31, 1898	291

RIVERSIDE SAVINGS BANK AND TRUST COMPANY.

(Incorporated September 10, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. J. HEWITT, President. S. J. CASTLEMAN, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,778 18	Capital paid in coin	$15,000 00
Loans on real estate	278,805 00	Reserve fund	3,458 62
Loans on personal security and overdrafts	7,133 12	Due depositors	305,365 00
Money on hand	1,039 52	Other liabilities	3,087 02
Due from banks and bankers	12,000 00		
Other assets	1,154 82		
Total resources	$326,910 64	Total liabilities	$326,910 64

The amount of capital stock is $15,000; amount subscribed is $15,000; amount paid in coin is $15,000. The total number of shares of stock issued is 150; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. J. Hewitt, $22\frac{7}{10}$; A. P. Johnson, $17\frac{1}{4}$; J. A. Simms, $3\frac{3}{4}$; G. E. Bittinger, $7\frac{1}{2}$; W. L. Peters, $6\frac{3}{8}$; M. J. Daniels, $6\frac{1}{2}$; J. S. Castleman, 6; L. C. Waite, 9; S. J. Castleman, 6. Total number of shares held by the Directors is $84\frac{29}{40}$.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$25,778 18	$35,000 00
San Bernardino	1,000 00	1,000 00
Totals	$26,778 18	$36,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$239,465 00	$450,000 00
San Bernardino	39,340 00	80,000 00
Totals	$278,805 00	$530,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Riverside	$12,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Expenses in sustaining real estate	$882 82
Interest paid on certificates of deposit	100 00

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$270,009 10
2. Number of deposit accounts open December 31, 1898	737
3. Number of deposit accounts opened during past year	245
4. Number of deposit accounts closed during past year	162
5. Amount deposited during past year	$263,849 01
6. Amount withdrawn during past year	$184,863 45
7. Amount of dividends or interest to depositors during past year	$8,570 88
8. Rate per cent per annum of such dividends or interest—Term	4½%
9. Amount of dividends to stockholders during past year	$3,000 00
10. Rate per cent per annum of same on paid-up capital	20%
11. Amount added to reserve fund during past year	$350 00

12. Amount of gross earnings during past year	$14,945 28
13. Amount of net earnings during past year	$3,350 00
14. Number of deposits less than $1,000	672
15. Number of deposits over $1,000 and less than $2,000	39
16. Number of deposits over $2,000 and less than $5,000	23
17. Number of deposits over $5,000 (caused by interest being added)	3
18. Average amount of each deposit account December 31, 1898	$382 00

FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.

(Incorporated September 20, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

B. U. Steinman, President. C. H. Cummings, Cashier.

Resources.		*Liabilities.*	
Bank premises	$72,000 00	Capital paid in coin	$150,000 00
Real estate taken for debt	204,211 86	Reserve fund and profit and loss	23,520 38
Loans on real estate	321,896 65	Due depositors	485,029 48
Money on hand	19,035 00	Other liabilities	17,538 64
Due from banks and bankers	38,351 79		
Other assets	20,593 20		
Total resources	$676,088 50	Total liabilities	$676,088 50

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $150,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 500; Dwight Hollister, 200; C. H. Cummings, 100; George A. Smith, 200; P. B. Green, 100; J. H. Parkinson, 50; George H. Clark, 20. Total number of shares held by the Directors is 1,170.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Amador	$9,218 63	$9,000 00
Colusa	6,587 62	6,000 00
Alameda	2,166 53	2,000 00
Fresno	31,713 07	40,000 00
Nevada	4,170 59	4,500 00
Yolo	38,620 58	40,000 00
Sacramento	61,605 19	80,000 00
Solano	28,087 23	40,000 00
Placer	22,042 42	25,700 00
Totals	$204,211 86	$247,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sutter	$5,800 00	$15,000 00
San Joaquin	17,500 00	46,000 00
Lake	2,200 00	5,000 00
Yuba	18,616 93	33,000 00
Washoe, Nevada	12,300 00	30,000 00
Nevada	2,603 05	5,000 00
Fresno	8,000 00	16,000 00
Contra Costa	5,800 00	12,000 00
Napa	59,000 00	80,000 00
Butte	1,400 00	4,000 00
Glenn	6,000 00	15,000 00
Yolo	3,516 24	5,800 00
Solano	1,250 00	8,000 00
Placer	49,014 88	156,900 00
Sacramento	128,895 55	342,000 00
Totals	$321,896 65	$773,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of D. O. Mills & Co., Sacramento	$25,681 00
Crocker-Woolworth National Bank, San Francisco	3,748 50
California State Bank, Sacramento	8,922 29
Total	$38,351 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Special school tax	$158 43
Personal property taken for debt	2,052 00
W. S. Manlove	951 20
Maxwell account	11,638 41
Hedgeside Vineyard	1,297 32
Estate of R. O. McMillan	152 65
C. Koling	82 04
Insurance	161 00
E. E. Owens	902 05
Amanda Bonds	6 85
Total	$17,401 95

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$495,728 77
2.	Number of deposit accounts open December 31, 1898	1,314
3.	Number of deposit accounts opened during past year	383
4.	Number of deposit accounts closed during past year	473
5.	Amount deposited during past year	$397,536 73
6.	Amount withdrawn during past year	$469,293 07
7.	Amount of dividends or interest to depositors during past year	$16,494 79
8.	Rate per cent per annum of such dividends or interest { Term	4.10%
	{ Ordinary	3.75%
9.	Amount of dividends to stockholders during past year	$6,000 00
10.	Rate per cent per annum of same on paid-up capital	4%
12.	Amount of gross earnings during past year	$40,379 98
13.	Amount of net earnings during past year	$25,171 72
14.	Number of deposits less than $1,000	1,197
15.	Number of deposits over $1,000 and less than $2,000	71
16.	Number of deposits over $2,000 and less than $5,000	33
17.	Number of deposits over $5,000	13
18.	Average amount of each deposit account December 31, 1898	$377 267

PEOPLE'S SAVINGS BANK—SACRAMENTO.

(Incorporated May 23, 1879.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. BECKMAN, President. GEO. W. LORENZ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,220 00	Capital paid in coin	$225,500 00
Real estate taken for debt	194,000 44	Reserve fund	100,003 10
United States bonds	59,268 60	Due depositors	734,137 34
Loans on real estate	689,882 96	Other liabilities	12,629 35
Money on hand	23,490 48		
Due from banks and bankers	90,920 08		
Other assets	3,487 23		
Total resources	$1,072,269 79	Total liabilities	$1,072,269 79

The amount of capital stock is $500,000; amount subscribed is $410,000; amount paid in coin is $225,500. The total number of shares of stock issued is 410,000; the amount paid on each share of stock is 55 cents.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Beckman, 84,166; J. L. Huntoon, 32,210; Wm. Johnston, 8,301; E. J. Croly, 6,000; Geo. W. Lorenz, 9,318. Total number of shares held by the Directors is 139,995.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tehama	$55,894 93
Glenn	53,344 17
Sacramento City	1,485 11
Sacramento County	16,401 50
Fresno	18,155 18
Colusa	17,925 26
Stanislaus	13,990 72
Solano	12,278 05
Placer	4,525 52
Total	$194,000 44

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sutter	$16,346 22	$30,000 00
Butte	18,976 30	36,000 00
Madera	2,508 55	4,000 00
El Dorado	3,500 00	12,000 00
Lassen	19,780 06	35,000 00
Colusa	38,233 40	62,000 00
Fresno	85,252 96	180,000 00
Napa	18,000 00	30,000 00
Solano	12,051 25	24,000 00
San Joaquin	20,878 74	45,000 00
Yuba	11,616 74	20,000 00
Stanislaus	24,302 21	50,000 00
Sacramento County	68,268 60	135,000 00
Sacramento City	72,194 45	145,000 00
Placer	88,967 49	175,000 00
Tehama	54,274 74	100,000 00
Glenn	56,700 24	100,000 00
Tulare	9,208 56	18,000 00
Yolo	15,216 85	30,000 00
Humboldt, Nevada	28,413 30	60,000 00
Washoe, Nevada	25,192 30	70,000 00
Totals	$689,882 96	$1,361,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
18 United States 3% coupon bonds	$9,000 00	$8,932 50	$9,720 00
10 United States 3% coupon bonds	10,000 00	10,750 00	10,800 00
3 United States 3% registered bonds	25,000 00	26,762 40	27,000 00
10 United States 4% registered bonds	10,000 00	12,823 70	12,900 00
Totals	$54,000 00	$59,268 60	$60,420 00

Amount Due from, or Deposited with, other Banks or Bankers.

Wells, Fargo & Co.'s Bank, San Francisco	$45,328 35
Crocker-Woolworth National Bank, San Francisco	12,507 91
Wells, Fargo & Co.'s Bank, New York	12,974 86
America National Bank, Chicago	6,312 19
National Bank of D. O. Mills & Co., Sacramento	6,409 35
California State Bank, Sacramento	73 93
Washoe County Bank, Reno, Nevada	7,313 49
Total	$90,920 08

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Unsecured notes	$12 00
Grain account (bank grain in warehouse)	1,055 57
Total	$1,067 57

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$729,008 69
2.	Number of deposit accounts open December 31, 1898	1,510
3.	Number of deposit accounts opened during past year	388
4.	Number of deposit accounts closed during past year	370
5.	Amount deposited during past year	$482,658 84
6.	Amount withdrawn during past year	$489,526 40
7.	Amount of dividends or interest to depositors during past year	$23,054 98
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	4.20% and 4% / 3.15% and 3%
9.	Amount of dividends to stockholders during past year	$9,911 58
10.	Rate per cent per annum of same on paid-up capital	4.40%
11.	Amount added to reserve fund during past year	$3,621 94
12.	Amount of gross earnings during past year	$57,986 89
13.	Amount of net earnings during past year	$36,219 54

SACRAMENTO BANK.

(Incorporated January 28, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. P. COLEMAN, President. ED. R. HAMILTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$400,000 00
Real estate taken for debt	1,049,939 24	Reserve fund	54,644 43
Miscellaneous bonds	263,010 00	Due depositors	3,069,941 61
Loans on real estate	1,917,190 00	Other liabilities	11,968 79
Money on hand	215,739 29		
Due from banks and bankers	59,222 13		
Other assets	6,454 17		
Total resources	$3,536,554 83	Total liabilities	$3,536,554 83

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $400,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 1,100; F. Birdsall, 352; F. R. Dray, 360. Total number of shares held by the Directors is 3,865.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
200 $1,000 U. S. 4% registered bonds of 1925	$200,000 00	$263,000 00	$260,000 00
1 Alta Irrigation bond	500 00	10 00	nominal.
Totals	$200,500 00	$263,010 00	$260,000 00

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$433,712 41	$434,000 00
Tulare	192,791 46	198,000 00
Stanislaus	80,488 94	81,000 00
Kings	89,185 17	90,000 00
Sacramento	55,921 48	56,000 00
Merced	45,281 01	46,000 00
San Joaquin	22,419 46	23,000 00
Tehama	14,300 44	15,000 00
Butte	14,308 89	15,000 00
Kern	10,173 13	10,000 00
Colusa	3,808 79	4,000 00
Lake	3,235 22	3,500 00
Placer	2,045 07	2,100 00
Calaveras	1,029 61	1,100 00
Glenn	20,473 48	20,500 00
Napa	47 62	50 00
Madera	45,028 91	46,000 00
Solano	4,627 57	4,800 00
Yolo	4,005 75	4,100 00
Tuolumne	7,059 83	7,500 00
Totals	$1,049,939 24	$1,057,150 00

This real estate is charged with amount of original loans and some taxes added, the accrued interest and expenses having been charged to the reserve fund at the time of the trustee sales.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.*
Fresno	$402,870 11	$675,000 00
Tulare	160,580 70	275,000 00
Kings	136,537 17	230,000 00
Madera	95,807 05	160,000 00
Merced	27,718 27	50,000 00
San Joaquin	19,257 65	35,000 00
Sutter	34,423 74	60,000 00
Mariposa	5,237 50	9,000 00
El Dorado	4,214 66	7,500 00
Amador	5,824 10	10,000 00
Kern	3,319 07	6,000 00
Nevada	4,385 00	7,500 00
Napa	100 00	200 00
Sacramento	283,940 14	500,000 00
Stanislaus	212,164 42	375,000 00
Yolo	56,577 06	100,000 00
Glenn	298,414 14	500,000 00
Colusa	9,397 51	16,000 00
Placer	59,964 26	100,000 00
Solano	33,978 07	60,000 00
Butte	62,479 38	110,000 00
Totals	$1,917,190 00	$3,286,200 00

* When loans were made.

Amount Due from, or Deposited with, other Banks or Bankers.

Merchants Exchange National Bank, New York	$698 47
Nevada National Bank, San Francisco	14,587 01
Crocker-Woolworth National Bank, San Francisco	17,795 78
California State Bank, Sacramento	6,648 21
National Bank of D. O. Mills & Co., Sacramento	19,492 66
Total	$59,222 13

Description of Other Assets.

	Amt. on Books.	Market Value.
Trays, sweat-boxes, etc.	$3,220 01	$3,220 01

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$3,058,624 00
2.	Number of deposit accounts open December 31, 1898	4,666
3.	Number of deposit accounts opened during past year	817
4.	Number of deposit accounts closed during past year	829
5.	Amount deposited during past year	$753,128 00
6.	Amount withdrawn during past year	$867,062 00
7.	Amount of dividends or interest to depositors during past year	$115,700 00
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	4.2% and 4% / 3.15% and 3%
9.	Amount of dividends to stockholders during past year	$12,300 00
10.	Rate per cent per annum of same on paid-up capital	3.15% and 3%
11.	Amount added to reserve fund during past year	$30,387 00
12.	Amount of gross earnings during past year	$247,116 00
13.	Amount of net earnings during past year	$165,052 00
14.	Number of deposits less than $1,000	3,893
15.	Number of deposits over $1,000 and less than $2,000	437
16.	Number of deposits over $2,000 and less than $5,000	244
17.	Number of deposits over $5,000	92
18.	Average amount of each deposit account December 31, 1898	$658 00

ORANGE COUNTY SAVINGS BANK—SANTA ANA.

(Incorporated April 8, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. PALMER, President. C. F. MANSUR, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,452 36	Capital paid in coin	$20,000 00
Real estate taken for debt	11,564 59	Reserve fund	7,269 98
Miscellaneous bonds	5,443 50	Due depositors	259,399 13
Loans on real estate	210,584 50	Other liabilities	653 27
Money on hand	20,277 36		
Due from banks and bankers	24,921 80		
Other assets	5,078 27		
Total resources	$287,322 38	Total liabilities	$287,322 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 100; the amount paid on each share of stock is $200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; D. Halladay, 10; I. N. Rafferty, 10; Carey R. Smith, 10; C. E. French, 25½. Total number of shares held by Directors is 65½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$11,564 59	$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$1,500 00	$3,000 00
Los Angeles	24,250 00	50,000 00
Orange	157,889 61	350,000 00
Riverside	23,200 00	55,000 00
San Bernardino	1,320 00	3,500 00
San Diego	2,424 89	10,000 00
Totals	$210,584 50	$471,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Tustin School District bond	$700 00	$750 00	$725 00
United States 4% registered bonds	4,200 00	4,693 50	4,693 50
Totals	$4,900 00	$5,443 50	$5,418 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Commercial Bank of Santa Ana	$18,744 95
First National Bank, Santa Ana	4,533 86
Bank of Tustin	1,642 99
Total	$24,921 80

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$216,429 37
2.	Number of deposit accounts open December 31, 1898	973
3.	Number of deposit accounts opened during past year	288
4.	Number of deposit accounts closed during past year	166
5.	Amount deposited during past year	$404,657 31
6.	Amount withdrawn during past year	$385,734 62
7.	Amount of dividends or interest to depositors during past year	$7,570 55
8.	Rate per cent per annum of such dividends or interest (Term / Ordinary)	4½% / 3%
9.	Amount of dividends to stockholders during past year	$1,600 00
10.	Rate per cent per annum of same on paid-up capital	8%
11.	Amount added to reserve fund during past year	$500 00
12.	Amount of gross earnings during past year	$13,138 89
13.	Amount of net earnings during past year	$2,608 66
14.	Number of deposits less than $1,000	927
15.	Number of deposits over $1,000 and less than $2,000	33
16.	Number of deposits over $2,000 and less than $5,000	12
17.	Number of deposits over $5,000	1
18.	Average amount of each deposit account December 31, 1898	$222 43

SANTA BARBARA SAVINGS AND LOAN BANK.

(Incorporated March 19, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEO. S. EDWARDS, President. W. B. METCALF, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$34,847 86	Capital paid in coin	$10,000 00
Miscellaneous bonds and stocks	25,830 18	Reserve fund	20,090 40
Loans on real estate	267,410 81	Due depositors	415,696 32
Due from banks and bankers	109,862 09	Other liabilities	552 60
Other assets	8,388 38		
Total resources	$446,339 32	Total liabilities	$446,339 32

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 500; Jos. Sexton, 50; James A. Blood, 25; W. C. Shaw, 20; E. J. Knapp, 10; A. Edwards, 70; W. B. Metcalf, 5. Total number of shares held by the Directors is 680.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$34,847 86	$34,847 86

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$256,965 81	$530,000 00
Ventura	5,745 00	10,000 00
Fresno	600 00	1,500 00
San Luis Obispo	100 00	500 00
Jefferson County, Alabama	4,000 00	20,000 00
Totals	$267,410 81	$562,000 00

Amount Invested in Bonds and Warrants.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$5,000 00	$5,700 00	$6,450 00
United States 3% bonds of 1898	10,000 00	10,000 00	10,800 00
School bonds	2,800 00	3,080 00	3,080 00
County warrants	8,030 18	8,030 18	8,030 18
Totals	$25,830 18	$26,810 18	$28,360 18

Amount Due from, or Deposited with, other Banks or Bankers.

The Commercial Bank	$99,851 09
Mercantile Trust Co.	10,011 00
Total	$109,862 09

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$336,984 91
2. Number of deposit accounts open December 31, 1898	995
3. Number of deposit accounts opened during past year	281
4. Number of deposit accounts closed during past year	181
5. Amount deposited during past year	$186,333 24
6. Amount withdrawn during past year	$150,291 86
7. Amount of dividends or interest to depositors during past year	$11,565 69
8. Rate per cent per annum of such dividends or interest—Term	4%
9. Amount of dividends to stockholders during past year	$500 00
10. Rate per cent per annum of same on paid-up capital	5%
11. Amount added to reserve fund during past year	None.
12. Amount of gross earnings during past year	$21,560 39
13. Amount of net earnings during past year	$3,742 68
14. Number of deposits less than $1,000	895
15. Number of deposits over $1,000 and less than $2,000	67
16. Number of deposits over $2,000 and less than $5,000	27
17. Number of deposits over $5,000	6
18. Average amount of each deposit account December 31, 1898	$339 65

SAVINGS BANK OF SAN BERNARDINO.

(Incorporated December 2, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN ANDRESON, President. S. F. ZOMBRO, Secretary and Treasurer.

Resources.		*Liabilities.*	
Real estate taken for debt	$19,525 50	Capital paid in coin	$10,000 00
Loans on real estate	1,000 00	Reserve fund	2,522 68
Money on hand	212 18	Due depositors	3,685 99
Due from banks and bankers	3,970 99	Other liabilities	8,500 00
Total resources	$24,708 67	Total liabilities	$24,708 67

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 290; Richard Gird, 229½; John Andreson, 34¼; Jas. Fleming, 34¼; Richard Stewart, 10; Sam'l Rolfe, 6¼; S. F. Zombro, 30; F. C. Drew, 12½; John Andreson, Jr., 6. Total number of shares held by the Directors is 652¾.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$19,525 50	$30,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$1,000 00	$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers' Exchange Bank, San Bernardino	$3,970 99

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$5,140 27
2.	Number of deposit accounts open December 31, 1898	29
3.	Number of deposit accounts opened during past year	None.
4.	Number of deposit accounts closed during past year	66
5.	Amount deposited during past year	None.
6.	Amount withdrawn during past year	$13,056 41
7.	Amount of dividends or interest to depositors during past year	None.
8.	Rate per cent per annum of such dividends or interest	None.
9.	Amount of dividends to stockholders during past year	None.
10.	Rate per cent per annum of same on paid-up capital	None.
11.	Amount added to reserve fund during past year	None.
12.	Amount of gross earnings during past year	None.
13.	Amount of net earnings during past year	None.
14.	Number of deposits less than $1,000	28
16.	Number of deposits over $2,000 and less than $5,000	1
17.	Number of deposits over $5,000	None.
18.	Average amount of each deposit account December 31, 1898	$177 25

CITY SAVINGS BANK—SANTA CRUZ.

(Incorporated December 6, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. K. Baldwin, President. W. D. Haslam, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$65,177 16	Capital paid in coin	$17,070 00
United States bonds	18,000 00	Reserve fund	39,736 63
Loans on real estate	343,367 93	Due depositors	476,016 98
Loans on stocks	18,900 00	Other liabilities	2,431 03
Money on hand	50,050 03		
Due from banks and bankers	36,500 40		
Other assets	3,259 12		
Total resources	$535,254 64	Total liabilities	$535,254 64

The amount of capital stock is $300,000; amount subscribed is $170,700; amount paid in coin is $17,070. Total number of shares of stock issued is 1,707; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 432; F. O. Hihn, 40; F. D. Baldwin, 40; John Brazer, 20; J. L. Thurber, 154; H. S. Deming, 10. Total number of shares held by the Directors is 866.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$65,177 16	$76,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$10,709 40	$20,000 00
Monterey	30,059 37	55,000 00
San Benito	1,354 80	6,000 00
San Francisco	50,000 00	140,000 00
San Luis Obispo	44,095 55	75,000 00
Kings	3,000 00	6,000 00
Santa Cruz	204,148 81	344,430 00
Totals	$343,367 93	$646,430 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
U. S. 3% bonds of 1898	$18,000 00	$18,000 00	$19,080 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
850 shares of Stockton Gas & Electric Co.	$8,500 00	$8,500 00	$12,750 00
30 shares of San Francisco Savings Union		10,000 00	15,000 00
10 shares of Bank of Santa Cruz County and Santa Cruz Bank of Savings and Loan	500 00	400 00	600 00
Totals		$18,900 00	$28,350 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of New York	$15,000 00
Donohoe-Kelly Banking Co., San Francisco	21,500 40
Total	$36,500 40

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$453,621 51
2. Number of deposit accounts open December 31, 1898	949
3. Number of deposit accounts opened during past year	281
4. Number of deposit accounts closed during past year	206
5. Amount deposited during past year	$192,411 15
6. Amount withdrawn during past year	$143,145 02
7. Amount of dividends or interest to depositors during past year	$16,042 55
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
9. Amount of dividends to stockholders during past year	$3,414 00
10. Rate per cent per annum of same on paid-up capital	20%
11. Amount added to reserve fund during past year	$189 45
12. Amount of gross earnings during past year	$28,246 11
13. Amount of net earnings during past year	$3,389 09
14. Number of deposits less than $1,000	832
15. Number of deposits over $1,000 and less than $2,000	68
16. Number of deposits over $2,000 and less than $5,000	36
17. Number of deposits over $5,000	13
18. Average amount of each deposit account December 31, 1898	$478 00

PEOPLE'S SAVINGS BANK—SANTA CRUZ.

(Incorporated April 26, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

HENRY WILLEY, President. A. A. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$27,379 00	Capital paid in coin	$8,035 00
Loans on real estate	178,817 07	Reserve fund	11,373 38
Money on hand	16,014 21	Due depositors	203,037 41
Other assets	1,542 74	Other liabilities	1,307 23
Total resources	$223,753 02	Total liabilities	$223,753 02

The amount of capital stock is $100,000; amount subscribed is $80,350; amount paid in coin is $8,035. The total number of shares of stock issued is 1,607; the amount paid on each share of stock is $5.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 200; Henry Willey, 132; D. McPherson, 174; D. C. Clark, 15; William Russell, 20; J. S. Green, 125; William Rennie, 25. Total number of shares held by the Directors is 691.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$27,379 00	$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$160,417 07	$354,750 00
Solano	1,500 00	6,000 00
Monterey	16,900 00	42,000 00
Totals	$178,817 07	$402,750 00

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$204,114 37
2.	Number of deposit accounts open December 31, 1898	367
3.	Number of deposit accounts opened during past year	110
4.	Number of deposit accounts closed during past year	92
5.	Amount deposited during past year	$66,577 55
6.	Amount withdrawn during past year	$52,237 00
7.	Amount of interest to depositors during past year	$7,229 10
8.	Rate per cent per annum of such interest { Term	4%
	{ Ordinary	4%
12.	Amount of gross earnings during past year	$13,749 13
13.	Amount of net earnings during past year	$2,248 27
14.	Number of deposits less than $1,000	311
15.	Number of deposits over $1,000 and less than $2,000	33
16.	Number of deposits over $2,000 and less than $5,000	19
17.	Number of deposits over $5,000	4
18.	Average amount of each deposit account December 31, 1898	$556 17

SANTA CRUZ BANK OF SAVINGS AND LOAN.

(Incorporated March, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. T. JETER, President. C. E. FAGEN, Asst. Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,429 70	Capital paid in coin	$50,000 00
Real estate taken for debt	87,302 02	Reserve fund	11,156 78
Loans on real estate	350,616 99	Due depositors	590,763 39
Loans on stocks, bonds, and warrants	35,000 00	Other liabilities	1,430 36
Money on hand	57,388 61		
Due from banks and bankers	99,184 82		
Other assets	3,428 39		
Total resources	$653,350 53	Total liabilities	$653,350 53

The amount of capital stock is $500,000; amount subscribed is $250,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 7; P. B. Fagen, 300; B. F. Porter, 100; R. Thompson, 65; W. H. Lamb, 26; F. O'Neil, 12; F. G. Menefee, 3. Total number of shares held by the Directors is 513.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$87,302 02	$87,302 02

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Washington State	$15,000 00	$15,000 00
Monterey	29,603 28	60,000 00
Santa Cruz	304,743 71	600,000 00
Santa Clara	1,270 00	2,500 00
Totals	$350,616 99	$677,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
60 Santa Cruz Electric Railway bonds	$60,000 00	$35,000 00	$60,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Santa Cruz County, Santa Cruz	$70,000 00
Anglo-Californian Bank, San Francisco	24,000 00
First National Bank, New York	5,184 82
Total	$99,184 82

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits, December 31, 1898	$588,340 46
2. Number of deposit accounts open December 31, 1898	1,131
3. Number of deposit accounts opened during past year	266
4. Number of deposit accounts closed during past year	227
5. Amount deposited during past year	$237,621 66
6. Amount withdrawn during past year	$227,398 20
7. Amount of dividends or interest to depositors during past year	$20,664 25
8. Rate per cent per annum of such dividends or interest—Ordinary	4 %
11. Amount added to reserve fund during past year	$500 00
12. Amount of gross earnings during past year	$35,273 12
13. Amount of net earnings during past year	Nothing
14. Number of deposits less than $1,000	968
15. Number of deposits over $1,000 and less than $2,000	96
16. Number of deposits over $2,000 and less than $5,000	55
17. Number of deposits over $5,000	12
18. Average amount of each deposit account December 31, 1898	$520 19.49

SAN DIEGO SAVINGS BANK.

(Incorporated April 15, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. SEFTON, President. M. T. GILMORE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$32,557 58	Capital paid in coin	$40,000 00
Loans on real estate	219,532 99	Reserve fund	8,399 30
Money on hand	4,325 85	Due depositors	234,933 74
Due from banks and bankers	23,725 51		
Other assets	3,191 11		
Total resources	$283,333 04	Total liabilities	$283,333 04

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $40,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 549; Geo. Hannahs, 200; O. J. Stough, 240; J. Gruendike, 190; D. F. Garrettson, 6; O. H. Millard, 20; M. T. Gilmore, 45. Total number of shares held by the Directors is 1,250.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$31,057 58	$31,057 58
Riverside	1,500 00	1,500 00
Totals	$32,557 58	$32,557 58

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value
San Francisco	$12,500 00	$30,000 00
San Diego	207,032 99	390,000 00
Totals	$219,532 99	$420,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Fourth National Bank, New York	$5,819 55
National Bank of Chicago	3,049 24
Wells, Fargo & Co.'s Bank	3,321 29
First National Bank of San Diego	11,535 43
Total	$23,725 51

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$210,189 59
2. Number of deposit accounts open December 31, 1898	870
3. Number of deposit accounts opened during past year	277
4. Number of deposit accounts closed during past year	210
5. Amount deposited during past year	$220,226 06
6. Amount withdrawn during past year	$197,845 07
7. Amount of dividends or interest to depositors during past year	$6,864 44
8. Rate per cent per annum of such dividends or interest { Term	4½%
{ Ordinary	3½%
12. Amount of gross earnings during past year	$18,373 75
13. Amount of net earnings during past year	$2,162 50
14. Number of deposits less than $1,000	828
15. Number of deposits over $1,000 and less than $2,000	30
16. Number of deposits over $2,000 and less than $5,000	9
17. Number of deposits over $5,000	3
18. Average amount of each deposit account December 31, 1898	$241 59

SAVINGS BANK OF ST. HELENA.

(Incorporated January 15, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. BERINGER, President. F. SALMINA, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$35,531 84	Capital paid in coin	$10,000 00
Loans on real estate	36,475 00	Reserve fund	2,913 61
Due from banks and bankers	1,172 32	Due depositors	60,482 70
Other assets	217 15		
Total resources	$73,396 31	Total liabilities	$73,396 31

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: F. Beringer, 20; Jacob Graf, 130; G. L. Pratt, 50; F. Salmina, 25. Total number of shares held by the Directors is 230.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$35,531 84	$47,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	$36,475 00	$69,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Carver National Bank, St. Helena	$562 55
California Safe Deposit and Trust Company, San Francisco	609 77
Total	$1,172 32

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$64,656 11
2. Number of deposit accounts open December 31, 1898	178
3. Number of deposit accounts opened during past year	34
4. Number of deposit accounts closed during past year	50
5. Amount deposited during past year	$20,063 00
6. Amount withdrawn during past year	$45,264 45
7. Amount of dividends or interest to depositors during past year	$1,557 13
8. Rate per cent per annum of such dividends or interest—Term	4%
11. Amount added to reserve fund during past year	$150 00
12. Amount of gross earnings during past year	$4,886 04
13. Amount of net earnings during past year	$164 12
14. Number of deposits less than $1,000	161
15. Number of deposits over $1,000 and less than $2,000	11
16. Number of deposits over $2,000 and less than $5,000	5
17. Number of deposits over $5,000	1
18. Average amount of each deposit account December 31, 1898	$352 00

SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

(Incorporated April 29, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. MCLAUGHLIN, President. J. E. AUZERAIS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$225,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	188,510 00	Reserve fund	300,000 00
Miscellaneous bonds	933,734 85	Due depositors	2,096,865 68
Loans on real estate	630,478 65	Other liabilities	7,128 36
Loans on stocks, bonds, and warrants	29,040 00		
Loans on personal security and overdrafts	98,528 80		
Money on hand	33,638 13		
Due from banks and bankers	555,767 26		
Other assets	9,296 35		
Total resources	$2,703,994 04	Total liabilities	$2,703,994 04

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 3,510; M. P. O'Connor, 1,000; J. E. Auzerais, 1,000; James Gillon, 200; A. E. Wilder, 100. Total number of shares held by the Directors is 5,810.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sacramento, Santa Clara, San Benito, Monterey, Tulare, Fresno, Mendocino, Sonoma, Los Angeles	$188,510 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	$452,528 65
Monterey	21,250 00
Tulare	12,000 00
San Luis Obispo	30,000 00
San Bernardino	50,000 00
San Benito	10,700 00
Shasta	54,000 00
Total	$630,478 65

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds	$246,750 00	$293,112 50
Miscellaneous bonds	577,200 00	640,622 35
Totals	$823,950 00	$933,734 85

AMOUNT LOANED ON STOCKS, BONDS, ETC.

	Amt. Loaned.
Railroad and local bonds, stocks, and warehouse receipts	$29,040 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Deposited in New York, San Francisco, London, Dublin, and Paris	$555,767 26

SECURITY SAVINGS BANK—SAN JOSÉ.

(Incorporated June 23, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

HENRY CURTNER, President. E. C. FLAGG, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$39,695 25	Capital paid in coin	$50,000 00
Loans on real estate	214,865 08	Reserve fund	1,360 66
Money on hand	1,472 18	Due depositors	227,754 73
Due from banks and bankers	19,000 00	Other liabilities	486 49
Other assets	4,569 37		
Total resources	$279,601 88	Total liabilities	$279,601 88

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $50,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Paul P. Austin, 376; Henry Booksin, 340; Henry Curtner, 60; W. S. Clayton, 10; E. C. Flagg, 44; L. G. Nesmith, 340; Frank Stock, 30. Total number of shares held by the Directors is 1,200.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Santa Clara	$33,955 82
Santa Cruz	1,236 33
San Francisco	4,324 90
San Mateo	178 20
Total	$39,695 25

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Santa Clara	$163,537 83
San Mateo	375 00
Kings	450 00
Santa Cruz	9,850 25
Kern	11,358 00
Monterey	12,307 75
San Benito	16,686 25
San Luis Obispo	300 00
Total	$214,865 08

Market value is unknown, but the security is ample.

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, San José	$19,000 00

Description of Other Assets.

	Amt. on Books.
Loan expense account	$2,477 52
Insurance	68 55
Other taxes	43 44
Total	$2,589 51

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1.	Total deposits December 31, 1898	$277,266 59
2.	Number of deposit accounts open December 31, 1898	1,179
3.	Number of deposit accounts opened during past year	312
4.	Number of deposit accounts closed during past year	253
5.	Amount deposited during past year	$171,556 49
6.	Amount withdrawn during past year	$165,608 30
7.	Amount of dividends or interest to depositors during past year	$9,577 05
8.	Rate per cent per annum of such dividends or interest { Term / Ordinary	4.00, 3.80% / 3.50, 3.30%
12.	Amount of gross earnings during past year	$16,645 77
14.	Number of deposits less than $1,000	1,125
15.	Number of deposits over $1,000 and less than $2,000	39
16.	Number of deposits over $2,000 and less than $5,000	13
17.	Number of deposits over $5,000	2
18.	Average amount of each deposit account December 31, 1898	$235 17

VISALIA SAVINGS BANK.

(Incorporated January 27, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. E. Hyde, President. C. J. Giddings, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$28,854 16	Capital paid in coin	$5,000 00
Loans on real estate	99,872 45	Reserve fund	6,332 41
Loans on stocks, bonds, and warrants	1,700 00	Due depositors	135,155 57
Money on hand	5,387 25		
Due from banks and bankers	10,597 12		
Other assets	77 00		
Total resources	$146,487 98	Total liabilities	$146,487 98

The amount of capital stock is $100,000; amount subscribed is $50,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. L. Adams, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 400.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$28,477 60	$50,000 00
Kern	376 56	500 00
Totals	$28,854 16	$50,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Tulare	$92,302 45
Kings	7,570 00
Total	$99,872 45

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
39 shares of Visalia Abstract Co. stock	$19,500 00	$1,700 00	$1,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Visalia	$10,597 12

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$136,387 92
2. Number of deposit accounts open December 31, 1898	327
3. Number of deposit accounts opened during past year	38
4. Number of deposit accounts closed during past year	63
5. Amount deposited during past year	$58,710 11
6. Amount withdrawn during past year	$68,244 33
7. Amount of dividends or interest to depositors during past year	$4,901 14
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
9. Amount of dividends to stockholders during past year	$500 00
10. Rate per cent per annum of same on paid-up capital	10%
12. Amount of gross earnings during past year	$7,547 95
13. Amount of net earnings during past year	None
14. Number of deposits less than $1,000	293
15. Number of deposits over $1,000 and less than $2,000	19
16. Number of deposits over $2,000 and less than $5,000	12
17. Number of deposits over $5,000	3
18. Average amount of each deposit account December 31, 1898	$417 00

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSONVILLE.

(Incorporated July 19, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN T. PORTER, President. J. J. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,318 51	Capital paid in coin	$10,000 00
Loans on real estate	188,744 50	Reserve fund	15,307 83
Due from banks and bankers	28,384 28	Due depositors	195,842 70
Other assets	147 30	Other liabilities	444 06
Total resources	$221,594 59	Total liabilities	$221,594 59

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 220; A. B. Chalmers, 119; W. R. Porter, 50; Peter Cox, 20; F. Mauk, 20. Total number of shares held by the Directors is 429.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$4,318 51	$6,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$95,118 50	$200,000 00
Monterey	80,526 00	150,000 00
San Benito	5,100 00	12,000 00
Yuba	8,000 00	20,000 00
Totals	$188,744 50	$382,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Pajaro Valley Bank	$28,384 28

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$206,380 74
2. Number of deposit accounts open December 31, 1898	411
3. Number of deposit accounts opened during past year	127
4. Number of deposit accounts closed during past year	122
5. Amount deposited during past year	$148,979 39
6. Amount withdrawn during past year	$127,425 79
7. Amount of dividends or interest to depositors during past year	$6,051 26
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
9. Amount of dividends to stockholders during past year	$1,000 00
10. Rate per cent per annum of same on paid-up capital	10%
11. Amount added to reserve fund during past year	$3,259 65
12. Amount of gross earnings during past year	$14,450 29
13. Amount of net earnings during past year	$3,259 65
14. Number of deposits less than $1,000	355
15. Number of deposits over $1,000 and less than $2,000	34
16. Number of deposits over $2,000 and less than $5,000	19
17. Number of deposits over $5,000	3
18. Average amount of each deposit account December 31, 1898	$502 16

WATSONVILLE SAVINGS BANK.

(Incorporated December 9, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. M. Bockius, President. H. S. Fletcher, Cashier.

Resources.		*Liabilities.*	
United States bonds	$4,000 00	Capital paid in coin	$10,000 00
Loans on real estate	159,982 75	Reserve fund	19,115 37
Due from banks and bankers	125,307 93	Due depositors	259,311 71
Other assets	24 80	Other liabilities	888 40
Total resources	$289,315 48	Total liabilities	$289,315 48

The amount of capital stock is $10,000; amount subscribed is $10,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; L. Sanborn, 250; T. Snodgrass, 125; W. R. Radcliff, 125. Total number of shares held by the Directors is 875.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$97,012 75	$300,000 00
Monterey	34,520 00	100,000 00
San Benito	16,950 00	50,000 00
Santa Barbara	3,500 00	10,000 00
San Mateo	8,000 00	20,000 00
Totals	$159,982 75	$480,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Watsonville	$55,307 93
Monterey County Bank	20,000 00
Salinas City Bank	50,000 00
Total	$125,307 93

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	$237,750 67
2. Number of deposit accounts open December 31, 1898	573
3. Number of deposit accounts opened during past year	139
4. Number of deposit accounts closed during past year	114
5. Amount deposited during past year	$164,373 42
6. Amount withdrawn during past year	$142,109 84
7. Amount of dividends or interest to depositors during past year	$7,668 66
8. Rate per cent per annum of such dividends or interest—Ordinary	4%
9. Amount of dividends to stockholders during past year	$1,000 00
10. Rate per cent per annum of same on paid-up capital	10%
11. Amount added to reserve fund during past year	$8,903 39
12. Amount of gross earnings during past year	$21,895 42
13. Amount of net earnings during past year	$9,903 39
14. Number of deposits less than $1,000	503
15. Number of deposits over $1,000 and less than $2,000	66
16. Number of deposits over $2,000 and less than $5,000	4
18. Average amount of each deposit account December 31, 1898	$414 92

YOLO COUNTY SAVINGS BANK—WOODLAND.

(Incorporated December 9, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. D. Porter, President. J. I. McConnell, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$14,818 00	Capital paid in coin	$60,000 00
United States bonds	10,000 00	Reserve fund	28,380 13
Loans on real estate	280,191 93	Due depositors	298,855 54
Loans on stocks, bonds, and warrants	8,393 63	Other liabilities	1,324 41
Money on hand	7,855 14		
Due from banks and bankers	65,263 43		
Other assets	2,037 95		
Total resources	$388,560 08	Total liabilities	$388,560 08

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $60,000. The total number of shares of stock issued is 600; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 75; D. N. Hershey, 30; M. T. Emmert, 20; William Kuhn, 10; John Wohlfrom, 60; E. C. Laugenour, 100; W. R. Laugenour, 60; J. E. Merritt, 15; H. C. Gable, 35. Total number of shares held by the Directors is 405.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$14,818 00	$14,818 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sutter	$35,000 00	$70,000 00
Colusa	3,027 75	5,000 00
Alameda	2,096 12	6,000 00
Yolo	240,068 06	345,000 00
Totals	$280,191 93	$426,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 3% bonds	$10,000 00	$10,000 00	$10,850 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
100 shares of Bank of Yolo stock	$10,000 00	$8,393 63	$12,250 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$6,292 71
Bank of Yolo, Woodland	58,970 72
Total	$65,262 43

STATISTICAL INFORMATION, DECEMBER 31, 1898.

1. Total deposits December 31, 1898	Term	$98,989 03
	Ordinary	$153,415 08
2. Number of deposit accounts open December 31, 1898	Term	167
	Ordinary	628
3. Number of deposit accounts opened during past year		220
4. Number of deposit accounts closed during past year		107
5. Amount deposited during past year		$457,364 00
6. Amount withdrawn during past year		$472,168 42
7. Amount of dividends or interest to depositors during past year		$7,939 20
8. Rate per cent per annum of such dividends or interest	Term	3¾%
	Ordinary	3%
9. Amount of dividends to stockholders during past year		None.
12. Amount of gross earnings during past year		$19,964 09
13. Amount of net earnings during past year		$7,182 33
14. Number of deposits less than $1,000		733
15. Number of deposits over $1,000 and less than $2,000		58
16. Number of deposits over $2,000 and less than $5,000		22
17. Number of deposits over $5,000		2
18. Average amount of each deposit account December 31, 1898		$317 00

REPORTS

OF THE

COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated December 8, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

EDWIN FRETWELL, President. JAS. J. FAGAN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$68,161 79	Capital paid in coin	$426,800 00
Miscellaneous bonds and stocks	110,744 00	Reserve fund	59,837 94
Loans on real estate	70,920 00	Due depositors	382,366 32
Loans on stocks, bonds, and warrants	109,010 00		
Loans on personal security and overdrafts	342,711 73		
Money on hand	118,077 64		
Due from banks and bankers	43,379 10		
Other assets	6,000 00		
Total resources	$869,004 26	Total liabilities	$869,004 26

The amount of capital stock is $500,000; amount subscribed is $426,800; amount paid in coin is $426,800. The total number of shares of stock issued is 4,268; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. D. Baldwin, 107; Edwin Fretwell, 1,557; James Gamble, 50; Jos. H. Garrett, 30; David Kerr, 105; W. A. Marshall, 652; Wm. Rennie, 5. Total number of shares held by the Directors is 2,506.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$21,831 10
Alameda	5,070 80
Fresno	15,300 00
San Joaquin	17,021 84
Colusa	3,711 30
San Bernardino	3,615 00
Kern	1,000 00
Seattle, Washington	611 75
Total	$68,161 79

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda, Fresno, and Tehama	$70,920 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Miscellaneous stocks and bonds	$110,744 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Miscellaneous stocks and bonds	$109,010 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants National Bank, New York	$16,949 60
American National Bank, Chicago	781 79
National Bank of Redemption, Boston	8,250 63
American Trust and Savings Bank, Chicago	5,015 15
Sundry banks	12,381 93
Total	$43,379 10

BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

(Incorporated in Great Britain, April 5, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

IGNATZ STEINHART and P. N. LILIENTHAL, Managers. F. E. BECK, Accountant.

Resources.		*Liabilities.*	
Bank premises	$44,941 50	Contingent fund, and profit and loss	$217,392 12
Real estate taken for debt	278,084 46	Due depositors	6,230,218 87
Miscellaneons bonds and stocks	15,148 20	Other liabilities	877,224 53
Loans on real estate	523,793 75		
Loans on stocks, bonds, and warrants	847,705 72		
Loans on other securities	618,450 26		
Loans on personal security and overdrafts	2,110,105 76		
Money on hand	1,994,188 51		
Due from banks and bankers	867,004 39		
Other assets	25,412 97		
Total resources	$7,324,835 52	Total liabilities	$7,324,835 52

The amount of capital stock authorized is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 ordinary and 600 deferred; the amount paid on each share of stock is £10 on ordinary and £1 on deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, J. S. Montifiore, J. Simon, H. H. Fowler. Stock books are kept in London, and this office has no exact record of present holdings.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$80,600 00
Sierra	1 00
Fresno	2,500 00
Marin	2,500 00
Alameda	4,500 00
Mendocino	140,000 00
San Mateo	1,000 00
Placer	800 00
Sonoma	2,500 00
State of Washington	43,500 00
Sundry taxes in excess of rents	183 46
Total	$278,084 46

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco, San Luis Obispo, Fresno, Nevada, San Diego, El Dorado, Amador, Mendocino, San Bernardino, Butte, Stanislaus, Marin, Monterey, and Alameda Counties, and States of Washington and Oregon	$523,793 75

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
£2,000 6% Barton Estate debentures	$7,792 99	$7,792 99	$7,792 99
610 shares Pacific Vinegar Co. stock 512 shares Pacific Woodenware Co. stock 290 shares Schmidt Label Co. stock	15,000 00	15,000 00	15,000 00
United States 3% bonds	6,800 00	7,387 63	7,395 00
	$29,592 99	$30,180 62	$30,187 99
Less deposit account, purchase $13,000 Southern Pacific 6% bonds	13,000 00	14,657 50	14,657 50
	$16,592 99	$15,523 12	
Less dividends collected		374 92	
Totals	$16,592 99	$15,148 20	$15,530 49

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Stocks, bonds, and warrants of various corporations and municipalities	$847,705 72

The market value is considerably above amount loaned.

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Consisting of merchandise in warehouses and in transit, such as grain, canned goods, rice, etc.	$618,450 26

The value of securities is considerably above amount loaned.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Due from sundry foreign and United States banks and bankers	$585,427 42

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sundry items in process of collection	$8,097 68	$10,649 87
Revenue stamps on hand	844 48	
Silver bullion on hand	819 41	
Sundry coins and bullion on hand	888 30	
Totals	$10,649 87	$10,649 87

BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorporated June, 1864.)

Showing its Financial Condition at Close of Business July 31, 1899.

WILLIAM ALVORD, President. THOMAS BROWN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$250,000 00	Capital paid in coin	$3,000,000 00
Real estate taken for debt	346,046 76	Reserve fund	3,299,717 20
Miscellaneous bonds and stocks	3,256,130 11	Due depositors	12,268,381 95
Loans on real estate	511,133 00	Due banks and bankers	2,693,924 56
Loans on stocks and bonds	1,968,201 18	Other liabilities	670,740 95
Loans on other securities	1,940,867 50		
Loans on personal security and overdrafts	5,381,265 90		
Money on hand	4,780,371 43		
Due from banks and bankers	3,157,546 46		
Other assets	341,202 32		
Total resources	$21,932,764 66	Total liabilities	$21,932,764 66

The amount of capital stock is $3,000,000; amount subscribed is $3,000,000; amount paid in coin is $3,000,000. The total number of shares of stock issued is 30,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 153; James M. Allen, 100; William Babcock, 100; Charles R. Bishop, 400; Antoine Borel, 200; Adam Grant, 300; H. H. Hewlett, 500; Edward W. Hopkins, 600; Myer Lewis, 900; Jacob Stern, 250; George Whittell, 200. Total number of shares held by the Directors is 3,703.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	$2,509 99	
El Dorado	26,279 38	
Fresno	62,270 53	
Marin	6,986 61	
San Diego	4,208 07	$375,000 00
San Francisco	150,545 16	
San Joaquin	11,484 83	
Solano	19,185 02	
State of Washington	62,577 17	
Totals	$346,046 76	$375,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$4,000 00	
Fresno	15,477 00	
Marin	1,500 00	
Mendocino	86,100 00	
Merced	1,806 00	
Santa Barbara	80,000 00	
San Francisco	19,000 00	$650,000 00
Sonoma	7,000 00	
Fresno, Tulare, and Stanislaus	75,000 00	
Tulare	9,000 00	
Sundry counties	80,000 00	
State of Washington	132,250 00	
Totals	$511,133 00	$650,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value
United States 4% coupon bonds of 1925	$1,622,000 00	$2,014,562 83	
Los Angeles Ry. Co. bonds	209,000 00	209,000 00	
Sharon estate bonds	220,000 00	220,000 00	
San Fran. and San Joaquin Valley Ry. bonds	187,000 00	185,862 50	
Sacramento Gas and Electric Ry. Co. bonds	30,000 00	30,000 00	
29,975 shares San Fran. and Fresno Land Co.		469,107 56	
4,941 shares San Joaquin and Kings River Canal and Irrigation Co.		4,279 77	
1,000 shares Vulcan Powder Co.		5,150 00	$3,750,000 00
375 shares West Coast Lumber Co.		3,763 50	
100 shares Napa Valley Wine Co.		10,034 45	
27,310 shares Novato Land Co.		8,193 00	
1,200 shares San Francisco and San Joaquin Coal Co.		30,000 00	
7 shares The Bank of California		1,657 25	
2,070 shares Sanger Lumber Co.		40,981 75	
250 shares Germania Trust Co.		23,537 50	
Totals		$3,256,130 11	$3,750,000 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.	Market Value.
Bonds of Northern Ry. of Cal., Southern Pac. Branch Ry., Spring Valley Water Works, Los Angeles Ry. Co., San Francisco and San Joaquin Valley Ry., Park and Cliff House Ry., Republic of Hawaii; Stock of Pacific Gas Impvt. Co., San Francisco Gas and Electric Co., Mutual Electric Light Co., Contra Costa Water Co., Spring Valley Water Works, San Francisco and North Pacific R. R. Co., Sutter Street Ry. Co., Geary Street Ry. Co., California Powder Works Co., Pacific Coast Borax Co., Hawaiian Sugar Companies, Bank of Willows, Modesto Bank, Colusa County Bank, Union National Bank of Oakland, Union Savings Bank of Oakland, San Francisco Savings Union, Security Savings Bank, Savings and Loan Society, Bank of Martinez; And sundry other bonds and stocks	$1,960,201 18	$2,500,000 00
Mining stocks	8,000 00	
Totals	$1,968,201 18	$2,500,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts, bills of lading, etc.	$1,934,217 50	$2,250,000 00
Life insurance	$6,650 00	
Totals	$1,940,867 50	$2,250,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of New York (N. B. A.), New York	$300,000 00
Laidlaw & Co., New York	$1,404,639 08
Union National Bank, Chicago	59,314 77
Illinois Trust and Savings Bank, Chicago	19,235 25
Philadelphia National Bank, Philadelphia	9,669 28
National Shawmut Bank, Boston	102,334 45
National Exchange Bank, Baltimore	2,142 17
First National Bank, Omaha	9,579 44
Bishop & Co., Honolulu	488,207 67
N. M. Rothschild & Sons, London	255,163 39
De Rothschild Fréres, Paris	6,612 91
Bank of Ireland, Dublin	3,844 48
Chartered Bank of India, Australia, and China, Hongkong	193,228 14
Chartered Bank of India, Australia, and China, Yokohama	96,495 47
Bank of New Zealand, Auckland	5,777 80
Bank of New Zealand, Sydney	893 82
Union Bank of Australia (Limited), Sydney	13,892 37
Union Bank of Australia (Limited), Auckland	12,391 29
Sundry foreign accounts	58,978 25
Sundry domestic accounts	115,146 43
Total	$3,157,546 46

Description of Other Assets.

	Amt. on Books.	Face Value.
Life insurance	$4,950 24	$82,105 00
United States revenue stamps	1,414 58	1,414 58
Totals	$6,364 82	$83,519 58

BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1862.)

Showing its Financial Condition at Close of Business July 31, 1899.

WALTER POWELL, Manager. HY E. D. SEWELL, Accountant.

Resources.		*Liabilities.*	
Real estate taken for debt	$1,051 33	Due depositors	$1,999,938 42
Loans on real estate	99,750 00	Due banks and bankers	419,289 23
Loans on stocks, bonds, and warrants	431,186 03	Other liabilities	813,895 64
Loans on other securities	1,047,361 92		
Loans on personal security and overdrafts	652,883 62		
Money on hand	823,732 31		
Due from banks and bankers	169,700 97		
Other assets	7,457 11		
Total resources	$3,233,123 29	Total liabilities	$3,233,123 29

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robert Gillespie, Chairman; H. J. Gardiner, T. G. Gillespie, G. O. Smith, W. C. Ward, C. W. Benson. The number of shares held by Directors is not known to deponents.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds	$431,186 03	$574,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for sundry staples of produce and manufacture	$1,047,361 92	$1,496,480 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants Bank of Canada, New York	$155,640 92
First National Bank, Chicago	1,443 12
Merchants National Bank, Boston	3,176 45
London Bank of Mexico, City of Mexico	9,440 48
Total	$169,700 97

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1840.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. M. J. McMICHAEL, Agent. J. P. AMBROSE, Agent.

Resources.		*Liabilities.*	
Loans on stocks, bonds, and warrants	$449,794 38	Reserve fund	$17,236 78
Loans on other securities (grain, etc.)	129,670 00	Due depositors	860,998 06
Loans on personal security and overdrafts	426,642 33	Due banks and bankers	506,843 58
Money on hand	409,559 27	Other liabilities	73,504 65
Due from banks and bankers	970 24		
Other assets	41,946 85		
Total resources	$1,458,583 07	Total liabilities	$1,458,583 07

The amount of capital stock is $4,866,500; amount subscribed is $4,866,500; amount paid in coin is $4,866,500; reserve, $1,459,950. The total number of shares of stock issued is 20,000; the amount paid on each share of stock is $243 32½.

The names of the Directors are as follows: I. H. Brodie, I. I. Cater, Gaspard Farrar, Henry R. Farrar, Richard H. Glyn, E. A. Hoare, H. J. B. Kendal, J. J. Kingsford, Frederick Labbock, J. B. Whatman. The number of shares of stock held by each is unknown to deponents.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Railway, water works, and county bonds and street railway and other stocks	$449,794 38	$761,274 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for merchandise including goods in bonded warehouse imported under banks credits	$129,670 00	$129,670 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of New Zealand	$925 24
National Bank of Scotland	45 00
Total	$970 24

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills discounted and cash items forwarded to banks and agents in United States and foreign countries for collection, etc.	$41,946 85

BANK OF COMMERCE OF SAN FRANCISCO.

(Incorporated May 24, 1895.)

Showing its Financial Condition at Close of Business July 31, 1899.

WILLIAM C. MURDOCH, President. R. B. MURDOCH, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks	$50,000 00	Capital paid in coin	$52,720 00
Loans on personal security and overdrafts	114,394 09	Reserve fund	8,745 14
Money on hand	20,880 10	Due depositors	132,701 95
Due from banks and bankers	2,402 62	Other liabilities	423 60
Other assets	6,913 88		
Total resources	$194,590 69	Total liabilities	$194,590 69

The amount of capital stock is $250,000; amount subscribed is $175,600; amount paid in coin is $52,720. The total number of shares of stock issued is 1,756; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: William C. Murdoch, 735; R. B. Murdoch, 135; C. S. Benedict, 150; H. A. Hornlein, 30. Total number of shares held by the Directors is 1,050.

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank stocks	$50,000 00	$50,000 00	$50,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$2,402 62

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 13, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. D. FRY, President. J. DALZELL BROWN, Manager.

Resources.		*Liabilities.*	
Bank premises	$800,000 00	Capital paid in coin	$1,000,000 00
Real estate taken for debt	137,234 70	Reserve fund	93,190 96
Miscellaneous bonds and stocks	68,935 00	Due depositors	1,821,090 72
Loans on real estate	162,527 58	Due banks and bankers	72,895 87
Loans on stocks, bonds, and warrants	1,271,555 23	Other liabilities	5,714 50
Loans on personal security and overdrafts	390,304 73		
Money on hand	40,178 03		
Due from banks and bankers	107,617 05		
Other assets	14,539 73		
Total resources	$2,992,892 05	Total liabilities	$2,992,892 05

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 50; R. D. Fry, 50; H. F. Fortmann, 50; F. W. Lougee, 50; A. D. Sharon, 100; James Treadwell, 55; J. Dalzell Brown, 50; H. A. Hedger, 250; W. J. Bartnett, 50. Total number of shares held by the Directors is 705.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	$574 22	$574 22
Colusa	56,842 45	75,000 00
San Mateo	15,400 00	15,400 00
Kern	12,778 36	12,778 36
Alameda	17,794 25	17,794 25
San Francisco	5,636 67	5,636 67
Sonoma	4,913 60	4,913 60
Tulare	2,233 90	2,233 90
State of Washington	21,061 25	21,061 25
Totals	$137,234 70	$155,392 25

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Alameda	$32,932 08
Fresno	33,795 50
Santa Clara	5,500 00
San Francisco	90,300 00
Total	$162,527 58

Amount Invested in Stocks, Bonds, and Warrants.

	Amt. Invested.	Market Value.
600 shares Persidio and Ferries R. R. Co. stock	$3,000 00	$6,000 00
4 bonds Persidio and Ferries R. R. Co.	4,010 00	4,010 00
91 receiver's certificates, Yakima Investment Co.	48,600 00	48,600 00
252 shares Redlands Orange Grove and Water Co. stock	12,600 00	12,600 00
750 shares Novato Land Co. stock	725 00	725 00
Totals	$68,935 00	$71,935 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.
Local securities, bonds, etc.	$1,271,555 23

Amount Due from, or Deposited with, other Banks or Bankers.

Metropolitan Trust Co., New York	$32,672 19
Bank of California, San Francisco	59,933 48
Corn Exchange National Bank, Chicago	5,394 96
Due from interior banks, on account of collections	9,616 42
Total	$107,617 05

COLUMBIAN BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 10, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

I. J. Truman, President. C. O. Perry, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$8,472 72	Capital paid in coin	$75,100 00
Loans on real estate	68,696 84	Reserve fund	7,793 87
Loans on stocks, bonds, and warrants	56,423 20	Due depositors	309,180 35
Loans on other securities	54,876 26	Other liabilities	93 00
Loans on personal security and overdrafts	133,777 56		
Money on hand	16,267 50		
Due from banks and bankers	40,285 78		
Other assets	13,367 36		
Total resources	$392,167 22	Total liabilities	$392,167 22

The amount of capital stock is $1,000,000; amount subscribed is $250,000; amount paid in coin is $75,100. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $30 on 2,495 shares, $50 on 5 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 200; W. S. Miller, 200; C. O. Perry, 225; J. C. Currier, 100; John Coop, 350; F. L. Turpin, 130; R. H. Warfield, 156. The total number of shares held by the Directors is 1,361.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$4,866 06	$6,400 00
Madera	3,606 66	4,000 00
Totals	$8,472 72	$10,400 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$9,454 00	$25,225 00
Contra Costa	10,375 00	23,000 00
Madera	1,022 91	2,000 00
Marin	8,562 20	27,850 00
Placer	2,500 00	8,000 00
San Francisco	26,780 29	68,609 00
San Luis Obispo	3,787 44	5,800 00
San Mateo	4,368 00	10,100 00
Santa Clara	1,847 00	3,500 00
Totals	$68,696 84	$174,084 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Bank bonds	$2,200 00	$560 00	$1,500 00
United States bonds	300 00	300 00	322 50
Irrigation bond	500 00	150 00	300 00
Packers' Association stock	3,000 00	2,553 20	3,300 00
Newspaper Company stock	45,000 00	1,600 00	2,000 00
Bank stock	42,600 00	15,025 00	17,760 00
Land and bank stock	30,000 00	4,200 00	6,800 00
Land Company stock	49,735 00	17,135 00	23,430 00
Steamship stock	10,000 00	1,500 00	33,000 00
Merchandise Company stock	37,000 00	5,200 00	18,500 00
Fruit Company stock	1,200 00	150 00	500 00
Building and Loan stock	3,000 00	2,400 00	3,000 00
Insurance Company stock	1,500 00	450 00	1,500 00
Sugar Company stock	5,000 00	3,000 00	4,000 00
Laundry stock	20,403 00	2,000 00	10,000 00
Lumber Company bond	1,000 00	200 00	500 00
Totals	$252,438 00	$56,423 20	$126,412 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Merchandise contracts	$11,206 31	$26,167 15
Life insurance policies	4,219 30	4,458 00
Real estate mortgage notes	35,360 65	54,216 50
Contracts	3,800 00	3,875 00
Assignment of salary	185 00	200 00
Bank certificate of deposit	105 00	105 00
Totals	$54,876 26	$89,021 65

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$6,875 52
California Safe Deposit and Trust Co., San Francisco	16,237 53
Bank of America, New York	4,803 05
Bankers' National Bank, Chicago	7,883 96
Sundry banks	4,485 72
Total	$40,285 78

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Savings bonds held for re-issue	$1,750 00	$1,750 00
Revenue-stamped check books	364 54	364 54
Interest on savings bonds	1,036 39	----------
Commission on sale of savings bonds	2 00	----------
Totals	$3,152 93	$2,114 54

THE DONOHOE-KELLY BANKING CO.—SAN FRANCISCO.

(Incorporated March 1, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

ADAM GRANT, President. JAMES A. THOMPSON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,148 66	Capital paid in coin	$650,000 00
Miscellaneous bonds and stocks	248,656 37	Reserve fund	47,069 79
Loans on personal security and overdrafts	1,341,953 28	Due depositors	1,455,543 91
Money on hand	428,105 38		
Due from banks and bankers	79,799 65		
Other assets	47,950 36		
Total resources	$2,152,613 70	Total liabilities	$2,152,613 70

The amount of capital stock is $650,000; amount subscribed is $650,000; amount paid in coin is $650,000. The total number of shares of stock issued is 6,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jos. A. Donohoe, 2,500; Eugene Kelly, 1,885; Adam Grant, 100; John Bermingham, 100; Irving M. Scott, 100; George Whittell, 100; N. P. Cole, 25; Chr. de Guigné, 50; R. H. Pease, 25; Edward Donohoe, 25. Total number of shares held by the Directors is 4,910.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
State of Washington	$5,000 00
San Francisco	1,148 66
Total	$6,148 66

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1907	$100,000 00	$110,208 75	$112,000 00
United States 4% bonds of 1925	100,000 00	128,750 00	129,750 00
2,987 shares San Francisco Gas Light Co. stock	----------	9,697 62	9,697 62
Totals	----------	$248,656 37	$251,447 62

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Ireland, Dublin	$9,018 50
Comptoir Nationale d'Escompte, Paris	10,747 90
Paris Bank, Ltd., London	17,731 60
Bank of New York (N. B. A.), New York	38,272 02
Hibernian Banking Association, Chicago	2,014 16
Third National Bank, Boston	2,015 47
Total	$79,799 65

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Real estate, San Francisco, held in trust, upon which this bank has advanced	$15,752 36

GERMANIA TRUST COMPANY—SAN FRANCISCO.

(Incorporated October 4, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

ERNEST A. DENICKE, President. H. BRUNNER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$98,452 92	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	57,196 03	Reserve fund	86,543 62
Loans on real estate	700,979 60	Due depositors	609,705 07
Loans on personal security and overdrafts	105,727 51	Due banks and bankers	9,932 98
Money on hand	33,430 05	Other liabilities	234 28
Due from banks and bankers	5,063 13		
Other assets	5,566 71		
Total resources	$1,006,415 95	Total liabilities	$1,006,415 95

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Ernest A. Denicke, 150; F. Kronenberg, 200; F. C. Siebe, 25; J. C. Rued, 25; H. P. Sonntag, 25; John Rapp, 100; Albert Wieland, 199; Henry Brunner, 33. Total number of shares held by the Directors is 757.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$92,094 62	$110,000 00
Santa Barbara	2,000 00	2,500 00
Kern	358 30	800 00
Monterey	4,000 00	6,000 00
Totals	$98,452 92	$119,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$21,550 00	$45,400 00
Alameda	1,550 00	7,000 00
Santa Clara	4,500 00	54,000 00
Monterey	20,775 00	35,000 00
San Luis Obispo	553,137 04	1,700,000 00
Santa Barbara	99,467 56	200,000 00
Totals	$700,979 60	$2,041,400 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
86 shares Citizens' Bank of Paso Robles	$8,600 00	$8,600 00	$8,600 00
252 shares Commercial Bank of San Luis Obispo	25,200 00	25,200 90	25,200 00
260 shares Paso Robles Hotel	26,000 00	23,396 03	25,000 00
13 bonds Paso Robles Hotel	13,000 00		
Totals	$72,800 00	$57,196 03	$58,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$1,366 53
Commercial Bank, San Luis Obispo	152 76
North American Trust Co., New York	1,714 11
Bresdner Bank, Berlin	297 61
Merchants' Loan and Trust Co., Chicago	1,301 40
Sundry banks	230 72
Total	$5,063 13

ITALIAN-AMERICAN BANK—SAN FRANCISCO.

(Incorporated March 16, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. SBARBORO, President. A. E. SBARBORO, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$4,000 00	Capital paid in coin	$250,000 00
Loans on stocks, bonds, and warrants	163,900 00	Due depositors	63,084 23
Loans on other securities	1,300 00	Other liabilities	3,875 36
Loans on personal security and overdrafts	88,156 21		
Money on hand	18,339 02		
Due from banks and bankers	38,118 84		
Other assets	3,145 52		
Total resources	$316,959 59	Total liabilities	$316,959 59

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $250,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Sbarboro, 950; Henry J. Crocker, 100; P. C. Rossi, 500; A. Merle, 500; P. Barbieri, 100; M. J. Fontana, 133; Dr. P. De Vecchi, 250; C. A. Malm, 100; T. J. Welsh, 100. Total number of shares held by the Directors is 2,733.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$4,000 00	$8,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	$283,485 15	$163,900 00	$283,485 15

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	$1,300 00	$1,525 85

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$8,004 82
National Park Bank, New York	2,567 95
National Union Bank, New York	6,051 39
American National Bank, Kansas City	2,413 89
Farmers and Merchants Bank, Los Angeles	445 06
London and San Francisco Bank, Ltd., San Francisco	4,200 00
London and San Francisco Bank, Portland, Oregon	692 36
London and San Francisco Bank, Tacoma, Washington	1,024 24
Banca D'Italia, Rome, Italy	1,951 50
Fratelli Rossi fu Luigi, Genoa, Italy	336 13
Daniel Meyer, San Francisco	10,431 50
Total	$38,118 84

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

(Incorporated by Royal Charter, England, January, 1884.)

Showing its Financial Condition at Close of Business July 31, 1899.

SIG. GREENEBAUM, Manager. C. ALTSCHUL, Manager.

Resources.		*Liabilities.*	
Real estate taken for debt	$65,931 30	Reserve fund	$25,648 19
Miscellaneous bonds and stocks	106,406 40	Due depositors	3,412,023 82
Loans on real estate	744,870 96	Due banks and bankers	1,118,079 36
Loans on stocks and bonds	1,017,608 78	Other liabilities	3,025,300 01
Loans on other securities	83,956 85		
Loans on personal security and overdrafts	3,580,622 20		
Money on hand	1,737,983 83		
Due from banks and bankers	201,491 91		
Other assets	42,179 15		
Total resources	$7,581,051 38	Total liabilities	$7,581,051 38

The amount of authorized capital stock is $5,000,000; amount subscribed is $2,500,000; amount paid in coin is $2,000,000. The total number of shares of stock issued is 25,000; the amount paid on each share of stock is $80.

The names of the Directors, and numbers of shares of stock held by each, are as follows: David Cahn, 242; J. Howard Gwyther, 100; Max Rosenhain, 225; Alex Weill, 840. Total number of shares held by the Directors is 1,407.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda, Colusa, San Diego, San Francisco, San Mateo, and Yolo	$65,931 30

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	$13,500 00
Contra Costa	9,499 99
Fresno	149,000 00
Mendocino	500 00
San Francisco	13,000 00
Sonoma	9,000 00
Yolo	10,000 00
San Diego and San Francisco	4,370 97
Merced and Stanislaus	45,000 00
Kern and Tulare	57,100 00
Colusa, Fresno, Solano, and Tulare	400,000 00
Mendocino, San Francisco, and Santa Barbara	6,400 00
San Francisco and San Mateo	27,500 00
Total	$744,870 96

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
1,170 shares California Wine Association stock $15,000 S. P. of Cal. 6% bonds of 1912 $13,000 S. P. Branch 6% bonds	$106,406 40

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Sundry stocks and bonds	$1,017,608 78

AMOUNT LOANED ON OTHER SECURITIES.

Warehouse receipts for grain	$83,956 85

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Various Eastern, Central American, and Pacific Coast banks and bankers	$201,491 91

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Leasehold interest in bank premises	$28,483 23
Invested in internal revenue stamps	3,754 47
Total	$32,237 70

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

(Established 1865. Reincorporated September 13, 1880.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. D. RIDEOUT, Managing Director. GUSTAV FRIEDERICH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$169,812 62	Due head office	$758,985 10
Loans on real estate	163,192 95	Reserve fund, and profit and loss	16,250 00
Loans on stocks, bonds, and warrants	411,631 99	Due depositors	1,078,211 39
Loans on other securities	83,912 34	Due banks and bankers in California	254,486 00
Loans on personal security and overdrafts	704,021 37	Other liabilities	347,784 45
Money on hand	508,335 50		
Due from banks and bankers	143,966 56		
Other assets	22,066 34		
Total resources	$2,206,939 87	Total liabilities	$2,206,939 87

The amount of authorized capital of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Goschen, 208; Charles Hemery, 1,057; William Newbold, 289; Robert Ryrie, 508; Arthur Scrivener, 150; Bendix Koppel, 150; Norman Dunning Rideout, 875. Total number of shares held by the Directors is 3,237.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Value of Books.
San Francisco	$88,219 46
Los Angeles	18,068 57
Alameda	12,810 68
Contra Costa	9,065 81
Santa Cruz	10,809 48
Tulare	5,824 81
Marin	4,021 62
Placer	3,520 00
Modoc	602 25
Kitsap, Washington	16,869 94
Total	$169,812 62

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
San Francisco	$74,650 00
Tehama	1,782 95
Alameda	2,500 00
San Mateo	35,000 00
Monterey	11,000 00
Kern	3,000 00
Fresno	9,000 00
San Luis Obispo	21,760 00
Modoc	3,000 00
Santa Clara	1,500 00
Total	$163,192 95

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks		$330,924 49	$516,008 00
Miscellaneous bonds	94,000 00	80,707 50	99,560 00
Totals		$411,631 99	$615,568 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts	$69,912 34	$83,998 88
Bills of lading	14,000 00	14,417 16
Totals	$83,912 34	$98,416 04

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Butte County, Chico	$3,572 11
Bank of Central California	5,000 00
Bank of Orland	25,000 00
San Francisco banks	60,952 84
J. P. Morgan & Co., New York	42,836 87
Union National Bank, Chicago	6,604 94
Total	$143,966 56

MERCANTILE TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 18, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

FREDERICK W. ZEILE, President. JOHN DEMPSTER MCKEE, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$326,125 00	Capital paid in coin	$500,000 00
Loans on stocks, bonds, and warrants	172,850 00	Reserve fund	958 93
Money on hand	371,942 76	Due depositors	754,787 83
Due from banks and bankers	376,089 45		
Other assets	8,739 55		
Total resources	$1,255,746 76	Total liabilities	$1,255,746 76

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $500,000. Receipts are issued for 10,000 shares of stock; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Babcock, 500; W. D. Clark, 100; George Crocker, 500; M. H. Hecht, 500; E. W. Hopkins, 500; W. G. Irwin, 500; D. O. Mills, 250; James D. Phelan, 500; N. D. Rideout, 500; Claus Spreckels, 500; Frederick W. Zeile, 500. Total number of shares held by the Directors is 4,850.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 3% bonds	$300,000 00	$326,125 00
United States 4% bonds	1,000 00	
Totals	$301,000 00	$326,125 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Bonds of Los Angeles Railway Co., California Street Railway Co., Oakland Water Co., and Portland Gas Co.	$172,850 00
Stock of San Francisco Gas and Electric Co., Giant Powder Co., Paauhau Sugar Plantation Co., Oceanic Steamship Co., Union Iron Works, Spring Valley Water Co., Cypress Lawn Improvement Co., and Makaweli Sugar Co.	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

United States Mortgage and Trust Co., New York	$101,951 45
J. P. Morgan & Co., New York	108,595 64
National Park Bank, New York	114,920 97
Illinois Trust and Savings Bank, Chicago	28,606 11
First National Bank, Chicago	22,015 28
Total	$376,089 45

CASH IN SAN FRANCISCO BANKS.

Anglo-Californian Bank, Limited	$51,250 00
Bank of California	156,563 28
Crocker-Woolworth National Bank	40,000 00
First National Bank	41,930 08
London, Paris, and American Bank, Limited	30,000 00
London and San Francisco Bank, Limited	35,000 00
Total	$354,743 36

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Inland exchange account	$701 07
Commission, purchase of United States bonds	375 00
Suspense account	19 95
Internal revenue stamps on hand for sale	810 05
Total	$1,906 07

AGENCY OF THE SWISS-AMERICAN BANK OF LOCARNO—SAN FRANCISCO.

(Incorporated September 13, 1896.)

Showing its Financial Condition at Close of Business July 31, 1899.

BRUNNER, MARTIN & TOGNAZZINI, Agents. A. BAUR, Cashier.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$233,277 67	Due home office	$76,247 50
Money on hand	37,769 32	Due depositors	227,872 47
Due from banks and bankers	32,248 23	Due banks and bankers	505 11
Other assets	1,406 64	Other liabilities	76 78
Total resources	$304,701 86	Total liabilities	$304,701 86

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank	$17,337 64
Importers and Traders National Bank	3,180 76
Knauth, Nachod & Kühne	86 84
First National Bank, Los Angeles	637 79
Germania Trust Company	9,261 41
Swiss Bkverein, London	50 50
Union Bank of London	433 14
American National Bank	659 69
Sundry banks	600 46
Total	$32,248 23

UNION TRUST COMPANY OF SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

CHRISTIAN DE GUIGNÉ, Vice-President. I. W. HELLMAN, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$607,702 41	Capital paid in coin	$750,000 00
Real estate taken for debt	3,650 00	Reserve fund	146,433 21
Miscellaneous bonds and stocks	1,534,274 21	Due depositors	4,257,993 57
Loans on real estate	927,733 60	Other liabilities	13,191 15
Loans on stocks, bonds, and warrants	786,300 23		
Safe deposit vaults	50,000 00		
Money on hand	99,006 67		
Due from banks and bankers	1,145,843 17		
Other assets	13,107 64		
Total resources	$5,167,617 93	Total liabilities	$5,167,617 93

The amount of capital stock is $1,250,000; amount subscribed is $1,250,000; amount paid in coin is $750,000. The total number of shares of stock issued is 1,250; the amount paid on each share of stock is $600.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 59; Chr. de Guigné, 13; Lewis Gerstle, 27; H. F. Allen, 27; J. L. Flood, 32; H. L. Dodge, 32; George T. Marye, Jr., 35; Robert Watt, 25; John D. Spreckels, 27; Antoine Borel, 50; Timothy Hopkins, 15. Total number of shares held by the Directors is 342.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$3,650 00	$4,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$587,949 94	$1,314,390 00
Kings	5,000 00	16,000 00
Napa	15,014 25	33,000 00
San Benito	16,000 00	44,600 00
Orange	35,000 00	137,500 00
San Mateo	78,125 00	221,750 00
Lake	463 41	5,000 00
Los Angeles	97,000 00	198,000 00
San Diego	15,000 00	100,000 00
Santa Barbara	75,000 00	236,725 00
State of Washington	3,181 00	4,000 00
Totals	$927,733 60	$2,310,965 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
8 United States registered 5% bonds	$80,000 00	$87,053 10	$89,200 00
12 United States registered 4% bonds	120,000 00	131,892 02	135,000 00
50 United States coupon 5% bonds	50,000 00	54,879 51	56,250 00
40 United States (new issue) 4% bonds	40,000 00	49,700 00	52,200 00
2 United States (new) 3% bonds	1,000 00	1,000 00	1,082 50
150 Market Street Railway Co. 5% bonds	150,000 00	158,000 00	174,375 00
100 Southern Pacific Branch Railway Co. of California 6% bonds	100,000 00	102,750 00	125,000 00
100 Northern Ry. Co. of Cal. 6% bonds	100,000 00	108,000 00	113,500 00
150 Northern Ry. Co. of Cal. 5% bonds	150,000 00	151,875 00	171,375 00
165 San Francisco and San Joaquin Valley Railway Co. 5% bonds	165,000 00	171,175 00	188,925 00
150 Spring Valley Water Works third mortgage 4% bonds	150,000 00	151,875 00	152,250 00
100 Northern Cal. Ry. Co. 5% bonds	100,000 00	104,333 33	111,000 00
40 Los Angeles Railway Co. 5% bonds	40,000 00	40,950 00	42,600 00
25 San Gabriel Electric Light Co. 6% bonds	25,000 00	25,162 50	25,162 50
60 Electric Imp. Co. of San José 6% bonds	60,000 00	60,000 00	60,000 00
100 Oakland Water Co. 5% bonds	100,000 00	100,305 55	108,750 00
Other bank stocks	100,000 00	30,000 00	30,000 00
Other savings bank books	5,323 20	5,323 20	5,323 20
Totals	$1,536,323 20	$1,534,274 21	$1,641,993 20

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	$208,400 00	$186,670 00	$220,865 00
Shares of capital stock of quasi-public and industrial corporations	1,383,630 23	599,630 23	1,178,811 23
Totals	$1,592,030 23	$786,300 23	$1,399,676 23

Amount Due from, or Deposited with, other Banks or Bankers.

Nevada National Bank of San Francisco	$856,969 45
National City Bank of New York	119,717 73
Western National Bank of New York	169,155 99
Total	$1,145,843 17

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

(Established 1852.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN J. VALENTINE, President. H. WADSWORTH, Cashier.

Resources.		*Liabilities.*	
Real estate	$1,190,397 43	Capital paid in coin	$500,000 00
Miscellaneous bonds and stocks	543,405 47	Reserve fund	7,079,612 70
Loans on real estate	964,394 00	Due depositors	4,747,625 55
Loans on stocks, bonds, and warrants	1,856,870 97	Due banks and bankers	1,079,057 67
Loans on other securities (grain, etc.)	673,609 91		
Loans on personal security and overdrafts	2,620,682 72		
Money on hand	1,386,797 66		
Due from banks and bankers	4,148,375 79		
Other assets	21,761 97		
Total resources	$13,406,295 92	Total liabilities	$13,406,295 92

The amount of capital stock is $8,000,000; amount subscribed is $8,000,000; amount paid in coin is $500,000. The total number of shares of stock issued is 80,000; the average amount paid on each share of stock is $6 25.

The names of the Directors, and number of shares of stock held by each, are as follows: John J. Valentine, 500; Oliver Eldridge, 10; Geo. E. Gray, 20; Homer S. King, 10; Dudley Evans, 12; John J. McCook, 10; Henry E. Huntington, 10; B. P. Cheney, 10; John Bermingham, 25. Total number of shares held by the Directors is 607.

REAL ESTATE OWNED BY THE BANK.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda, Contra Costa, Fresno, Los Angeles, Marin, Napa, Placer, San Benito, San Francisco, San Mateo, Santa Barbara, Santa Clara, and Sonoma Counties, and States of Illinois, Oregon, and Utah	$1,190,397 43	$1,250,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda, Fresno, Kings, Los Angeles, Mendocino, Orange, Sacramento, San Francisco, San Luis Obispo, Santa Barbara, and Santa Clara Counties, and States of Washington, Wisconsin, Illinois, Missouri, Nebraska, New Jersey, New Mexico, Oregon, and Texas	$964,394 00	$1,350,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1925	$50,000 00	$64,668 70	$64,668 70
United States 3% coupon bonds of 1925	100 00	108 00	108 00
Miscellaneous bonds and stocks	457,850 00	424,001 07	424,001 07
Warrants	600 00	600 00	600 00
All of the following property or assets are held by Branches of Wells, Fargo & Co. which are situated out of the State of California, and all said property and assets are in the actual possession of said Branches and outside of said State	150,000 00	54,027 70	54,027 70
Totals	$658,550 00	$543,405 47	$543,405 47

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	$3,800,000 00	$1,856,870 97	$2,700,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Miscellaneous staples	$673,609 91	$730,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

All of this property or assets are held by Branches of Wells, Fargo & Co. which are situated out of the State of California, and all said property and assets are in the actual possession of said Branches and outside of said State	$3,556,738 00
Due from banks and bankers, principally in large Eastern cities and foreign countries	591,637 44
Total	$4,148,375 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Postage and revenue stamps account, etc.	$7,916 68	$7,916 68

AGENCY OF THE YOKOHAMA SPECIE BANK (LIMITED)—SAN FRANCISCO.

(Incorporated in Yokohama, February 1, 1880.)

Showing its Financial Condition at Close of Business July 31, 1899.

K. TOSAWA, Agent.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$65,776 30	Reserve fund	$1,792 39
Money on hand	3,392 58	Due depositors	66,112 09
Due from banks and bankers	18,769 38	Due banks and bankers	4,148 34
Other assets	1,728 74	Other liabilities	17,614 18
Total resources	$89,667 00	Total liabilities	$89,667 00

The amount of capital stock is 12,000,000 yens; amount subscribed is 12,000,000 yens; amount paid in coin is 12,000,000 yens. The total number of shares of stock issued is 120,000; the amount paid on each share of stock is 100 yens.

The names of the Directors are as follows: Nagatane Soma, Yoshikusu Nakai, Sonoda Kokichi, Riyemon Kimura, Rokura Hara, Ippei Wakao.

The stock books are kept in Yokohama, and this Agency has no record of the shares of stock held by the Directors.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$6,328 04
Anglo-Californian Bank, San Francisco	12,441 34
Total	$18,769 38

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Japanese coin (yen 154.90)	$58 29	$77 45

BANK OF ALAMEDA—ALAMEDA.

(Incorporated October 31, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. Sevening, President. J. E. Baker, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$5,769 00	Capital paid in coin	$100,000 00
Miscellaneous bonds and stocks	115,734 20	Reserve fund	53,632 31
Loans on real estate	70,566 39	Due depositors	191,969 74
Loans on personal security and overdrafts	124,210 11	Due banks and bankers	62,906 63
Money on hand	43,270 69	Other liabilities	1,820 97
Due from banks and bankers	45,080 98		
Other assets	5,698 28		
Total resources	$410,329 65	Total liabilities	$410,329 65

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 13; Jos. Knowland, 93; J. R. Knowland, 10; C. Bartlett, 10; F. L. Borden, 27; Chas. S. Neal, 20; R. R. Thompson, 211. Total number of shares held by the Directors is 384.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$5,769 00	$5,800 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$70,566 39	$110,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Oregon Ry. & Nav. Co. 1st mtge. 4% bonds	$40,000 00	$39,900 00	$41,000 00
Market Street Railway bonds	30,000 00	32,737 50	35,100 00
Northern Railway of California bonds	15,000 00	15,425 00	16,950 00
United States 4% bonds	500 00	557 50	560 00
Valley Railroad bonds	15,000 00	15,960 00	16,650 00
Los Angeles Railway bonds	10,000 00	10,700 00	10,700 00
Encinal Building and Loan Association stock	400 00	454 20	475 00
Totals	$110,900 00	$115,734 20	$121,435 00

Amount Due from, or Deposited with, other Banks or Bankers.

Nevada Bank, San Francisco	$11,157 62
Union National Bank, Oakland	3,548 70
First National Bank, New York	10,526 84
First National Bank, Chicago	18,733 50
Savings Union, San Francisco	755 85
German Savings, San Francisco	358 47
Total	$45,080 98

ALHAMBRA BANK.

(Incorporated October 10, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

GAIL B. JOHNSON, President. J. A. GREEN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,400 00	Capital paid in coin	$25,000 00
Real estate taken for debt	2,350 00	Reserve fund	1,793 43
Miscellaneous stocks	1,225 00	Due depositors	70,169 07
Loans on real estate	2,075 15		
Loans on stocks, bonds, and warrants	1,295 00		
Loans on other securities	9,679 50		
Loans on personal security and overdrafts	30,675 58		
Money on hand	2,945 40		
Due from banks and bankers	34,185 08		
Other assets	3,131 79		
Total resources	$96,962 50	Total liabilities	$96,962 50

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: Gail B. Johnson, 120; J. A. Green, 40; Jas. McLaren, 50; Milbank Johnson, 196; F. E. Gray, 150; H. D. McDonald, 70; S. B. Kingsley, 20; O. O. Witherbee, 10; G. B. Adams, 49. Total number of shares held by the Directors is 705.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$100 00	$100 00
Riverside	2,250 00	2,250 00
Totals	$2,350 00	$2,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$236 00	$300 00
Riverside	1,839 15	3,000 00
Totals	$2,075 15	$3,300 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
100 shares San Jacinto Valley Water Company's stock	$10,000 00	$1,225 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation bonds	$1,250 00	$592 00
100 shares San Jacinto Valley Water Company's stock	10,000 00	703 00
Totals	$11,250 00	$1,295 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages	$6,534 40	$7,840 00
Growing grain, etc.	793 00	1,450 00
Warehouse receipts	2,352 10	2,600 00
Totals	$9,679 50	$11890 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$12,569 73
Chase National Bank, New York	17,727 90
First National Bank, San Francisco	1,445 63
First National Bank, Pasadena	545 18
State Bank, San Jacinto	1,896 64
Total	$34,185 08

CITIZENS BANK OF ANAHEIM.

(Incorporated October 18, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. CAHEN, President. JOHN HARTUNG, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$1,797 85	Capital paid in coin	$20,000 00
Loans on real estate	40,064 00	Reserve fund	4,854 24
Loans on stocks	1,995 00	Due depositors	83,225 61
Loans on personal security and overdrafts	33,396 86	Other liabilities	193 80
Money on hand	8,152 49		
Due from banks and bankers	22,299 46		
Other assets	567 99		
Total resources	$108,273 65	Total liabilities	$108,273 65

The amount of capital stock is $100,000; amount subscribed is $80,000; amount paid in coin is $20,000. The total number of shares of stock issued is 800; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: K. Cohn, 40; R. Melrose, 10; W. T. Brown, 40; H. Cahen, 290; John Hartung, 230. Total number of shares held by the Directors is 610.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$40,064 00	$92,475 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
3 Anaheim Union Water Co. bonds	$750 00	$750 00	$750 00
2 shares Westminster Butter and Cheese Co. stock	100 00	100 00	100 00
15 shares Anaheim Building and Loan Ass'n stock	947 85	947 85	947 85
Totals	$1,797 85	$1,797 85	$1,797 85

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
162 shares Anaheim Union Water Co. stock	$16,200 00	$1,620 00	$4,212 00
10 shares Anaheim Building and Loan Ass'n stock	1,000 00	375 00	745 00
Totals	$17,290 00	$1,995 00	$4,957 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$1,926 65
Farmers and Merchants Bank, Los Angeles	13,614 32
Importers and Traders National Bank, New York	1,855 71
Exchange Bank, Santa Ana	158 62
Fruit-Growers Bank, Fullerton	593 48
California Bank, Los Angeles	4,150 68
Total	$22,299 46

BANK OF ANTIOCH.

(Incorporated September 12, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. C. ROUSE, President. R. HARKINSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,800 00	Capital paid in coin	$80,000 00
Real estate taken for debt	2,402 14	Reserve fund	3,912 39
Loans on real estate	79,275 65	Due depositors	81,930 02
Loans on personal security and overdrafts	64,144 07		
Money on hand	6,089 34		
Due from banks and bankers	7,331 21		
Other assets	800 00		
Total resources	$165,842 41	Total liabilities	$165,842 41

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $80,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Harkinson, 100; J. C. Rouse, 40; H. F. Beede, 15; J. Rio Baker, 5; J. B. Joslin, 10. Total number of shares held by the Directors is 170.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$1,140 41	$1,140 41
Contra Costa	1,261 73	1,261 73
Totals	$2,402 14	$2,402 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$500 00	$1,500 00
San Francisco	9,000 00	20,000 00
Glenn	3,000 00	6,000 00
Contra Costa	66,775 65	150,000 00
Totals	$79,275 65	$177,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$6,799 66
National Bank of North America, New York	297 80
Bank of Martinez	233 75
Total	$7,331 21

BANK OF ARCATA.

(Incorporated September 11, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

THOMAS BAIR, President. WESLEY W. STONE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,766 55	Capital paid in coin	$100,000 00
Real estate taken for debt	6,577 15	Reserve fund	16,733 50
Loans on real estate	47,195 86	Due depositors	126,840 42
Loans on stocks, bonds, and warrants	49,800 00	Due banks and bankers	1,719 53
Loans on personal security and overdrafts	98,991 55	Other liabilities	1,113 19
Money on hand	13,682 62		
Due from banks and bankers	17,086 03		
Other assets	3,306 88		
Total resources	$246,406 64	Total liabilities	$246,406 64

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Myers, 36; J. P. Anderson, 10; E. B. Jackson, 10; J. C. Bull, Jr., 10; O. H. Spring, 15; Thomas Bair, 200; Wesley W. Stone, 120. Total number of shares held by the Directors is 401.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$6,577 15	$6,577 15

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$47,195 86	$75,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Union Water Co. stock	$5,000 00	$10,000 00	$5,000 00
167 shares Arcata Land and Improvement Co. stock	16,600 00		5,500 00
20 shares Humboldt Manufacturing Co. stock	2,000 00	500 00	2,000 00
800 shares City Street Improvement Co. stock	8,000 00	15,000 00	30,000 00
166 shares Arcata Land and Improvement Co. stock	16,600 00	4,500 00	5,500 00
150 shares Riverside Lumber Co. stock	15,000 00	1,800 00	15,000 00
100 shares Bank of Arcata stock	10,000 00	8,000 00	10,000 00
900 shares Western Redwood Co. stock	90,000 00	10,000 00	10,000 00
Totals	$163,200 00	$49,800 60	$83,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$13,097 66
National Park Bank	1,469 78
Bank of Eureka	2,527 59
Total	$17,086 03

PLACER COUNTY BANK—AUBURN.

(Incorporated October, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. D. Rideout, President. A. L. Smith, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	3,000 00	Reserve fund	25,693 69
Miscellaneous bonds and stocks	71,247 99	Due depositors	286,609 30
Loans on real estate	9,035 00	Other liabilities	1,212 76
Loans on personal security and overdrafts	136,586 84		
Money on hand	15,875 57		
Due from banks and bankers	120,314 30		
Other assets	2,456 05		
Total resources	$363,515 75	Total liabilities	$363,515 75

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. Total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 675; D. W. Lubeck, 150; T. J. Nichols, 75; J. H. Neff, 50; Harold T. Power, 50. Total number of shares held by the Directors is 1,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	$3,000 00	$5,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Placer	$9,053 00	$25,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water Works bonds	$70,000 00	$70,386 25	$71,750 00

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank, San Francisco	$25,177 23
California State Bank, Sacramento	9,471 31
J. P. Morgan & Co., New York	70,768 96
The Rideout Bank, Marysville	14,896 80
Total	$120,314 30

AZUSA VALLEY BANK—AZUSA.

(Incorporated August 15, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. R. Powell, President. P. C. Daniels, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,000 00	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	1,870 88	Reserve fund	1,628 07
Loans on real estate	25,010 00	Due depositors	116,202 04
Loans on stocks, bonds, and warrants	855 00		
Loans on other securities (grain, etc.)	1,300 00		
Loans on personal security and overdrafts	61,401 78		
Money on hand	8,774 23		
Due from banks and bankers	37,707 19		
Other assets	1,911 03		
Total resources	$142,830 11	Total liabilities	$142,830 11

The amount of capital stock is $50,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. C. Daniels, 45; W. R. Powell, 20; J. E. Daly, $12\frac{3}{10}$; W. C. Ormiston, $5\frac{3}{4}$; H. D. Briggs, 4; W. S. Bordges, 3; G. W. Felts, 11. Total number of shares held by the Directors is $101\frac{5}{100}$.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$25,010 00	$65,050 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
4 Azusa Irrigating Co. bonds	$2,000 00	$1,840 00	$2,000 00
40½ shares of Azusa Irrigating Co. stock	607 50	30 88	688 50
Totals	$2,607 50	$1,870 88	$2,688 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Stock of the Glendora-Azusa Water Co.	$1,100 00	$805 00	$990 00
Stock of the Covina Irrigating Co.	250 00	50 00	80 00
Totals	$1,350 00	$855 00	$1,070 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Life insurance policy	$800 00	$900 00
Cattle	500 00	2,000 00
Totals	$1,300 00	$2,900 00

Amount Due from, or Deposited with, other Banks or Bankers.

Merchants National Bank, Los Angeles	$30,914 49
Crocker-Woolworth National Bank, San Francisco	1,284 97
Chase National Bank, New York	5,507 73
Total	$37,707 19

Description of Other Assets.

	Amt. on Books.	Market Value.
U. S. internal revenue stamps	$355 00	$355 00

BANK OF BAKERSFIELD.

(Incorporated September 30, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. W. Wible, President. J. J. Mack, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$19,527 73	Capital paid in coin	$125,000 00
Miscellaneous bonds	49,224 00	Reserve fund	65,595 87
Loans on real estate	48,121 72	Due depositors	241,951 46
Loans on stocks, bonds, and warrants	7,137 41	Due banks and bankers	1,338 90
Loans on personal security and overdrafts	211,387 70		
Money on hand	15,282 30		
Due from banks and bankers	80,922 20		
Other assets	2,283 17		
Total resources	$433,886 23	Total liabilities	$433,886 23

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $125,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: John M. Keith, 75; L. Guggenhime, 50; A. Brown, 200; S. W. Wible, 140; J. J. Mack, 100. Total number of shares held by the Directors is 565.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$16,027 73	$20,000 00
Kings	3,500 00	5,000 00
Totals	$19,527 73	$25,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kern	$48,121 72	$70,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
20 Market St. R. R. bonds	$20,000 00	$22,160 00	$23,200 00
10 S. F. & S. J. V. R. R. bonds	10,000 00	10,176 00	11,150 00
8 School bonds	8,000 00	8,888 00	9,600 00
8 United States bonds	8,000 00	8,000 00	8,640 00
Totals	$46,000 00	$49,224 00	$52,590 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Building and Loan stock	$1,000 00	$916 40	$1,000 00
70 shares Bank of Bakersfield stock	7,000 00	4,909 80	5,460 00
20 shares Beardsley Ditch stock	2,000 00	1,311 21	1,700 00
Totals	$10,000 00	$7,137 41	$8,160 00

Amount Due from, or Deposited with, other Banks or Bankers.

Collections in transit	$4,949 95
Chase National Bank, New York	57,312 76
Northern Trust Company, Chicago	3,560 01
Farmers and Merchants Bank, Los Angeles	4,803 81
Producers Bank, Visalia	7,949 00
Farmers National Bank, Fresno	1,252 04
Hongkong and Shanghai Bank, San Francisco	1,094 63
Total	$80,922 20

KERN VALLEY BANK—BAKERSFIELD.

(Incorporated February 24, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

SOLOMON JEWETT, President. H. A. BLODGET, Cashier.

Resources.		*Liabilities.*	
Bank premises	$30,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	56,441 54	Reserve fund	78,638 52
Miscellaneous bonds and stocks	15,842 05	Due depositors	327,976 73
Loans on real estate	31,870 56	Due banks and bankers	58,220 16
Loans on stocks, bonds, and warrants	25,833 00	Other liabilities	36,800 00
Loans on personal security and overdrafts	386,508 15		
Money on hand	8,571 20		
Due from banks and bankers	1,998 98		
Other assets	44,569 93		
Total resources	$601,635 41	Total liabilities	$601,635 41

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 253½; H. A. Blodget, 244½; F. Roper, 60; A. Weill, 6; J. B. Scovell, 30. The total number of shares held by the Directors is 594.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$56,441 54	$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$911 00	$1,000 00
Kern	30,959 56	65,000 00
Totals	$31,870 56	$66,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Lowell Land and Improvement Company stock	$20,000 00	$8,800 00	$15,000 00
California Beet Sugar Estate and Land Co. stock	7,000 00	7,000 00	7,000 00
Kern County warrants	42 05	42 05	42 05
Totals	$27,042 05	$15,842 05	$22,042 05

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
300 shares Southern Hotel Ass'n stock	$30,000 00	$11,340 00	$18,000 00
200 shares Lowell Land and Improvement Co. stock	20,000 00	14,000 00	15,000 00
10 shares Bakersfield Building and Loan Ass'n stock	2,000 00	493 00	2,000 00
Totals	$52,000 00	$25,833 00	$35,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$109 62
California Bank, Los Angeles	1,889 36
Total	$1,998 98

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Coyote scalp certificates	$31,040 21
Live stock, and harvesting machinery	3,838 81
Total	$34,879 02

COMMERCIAL BANK—BERKELEY.

(Incorporated February 9, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. W. NAYLOR, President. F. L. NAYLOR, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$8,159 39	Capital paid in coin	$20,000 00
Miscellaneous bonds and stocks	4,688 99	Reserve fund	28,756 40
Loans on real estate	42,000 00	Due depositors	137,118 38
Loans on personal security and overdrafts	107,008 99	Due banks and bankers	16,793 61
Money on hand	11,393 00		
Due from banks and bankers	20,890 77		
Other assets	8,527 25		
Total resources	$202,668 39	Total liabilities	$202,668 39

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Naylor, 151; J. W. Havens, 20; C. M. Gayley, 50; W. B. Rising, 60; J. R. Little, 30; J. W. Warnick, 50; W. E. Sell, 35. Total number of shares held by Directors is 396.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$42,000 00	$84,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$9,173 60
National Bank of Commerce	3,290 09
Central Bank	3,427 08
Central Bank, Savings	5,000 00
Total	$20,890 77

SACRAMENTO VALLEY BANK—BIGGS.

(Incorporated December 16, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. K. Smith, President. G. K. Smith, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$25,616 48	Capital paid in coin	$60,000 00
Loans on real estate	24,265 00	Reserve fund	2,245 47
Loans on stocks	1,118 00	Due depositors	43,479 56
Loans on other securities	4,100 00	Due banks and bankers	3,149 43
Loans on personal security and overdrafts	45,628 07		
Money on hand	3,948 93		
Due from banks and bankers	313 78		
Other assets	3,884 20		
Total resources	$108,874 46	Total liabilities	$108,874 46

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $60,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,228; W. M. Smith, 50; B. D. Boulware, 20; J. A. Foster, 16; D. Streeter, 20. Total number of shares held by the Directors is 1,334.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$21,400 48	$21,400 48
Glenn	4,216 00	4,216 00
Totals	$25,616 48	$25,616 48

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$20,965 00	$36,000 00
Glenn	2,500 00	3,700 00
San Mateo	800 00	1,500 00
Totals	$24,265 00	$41,200 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Farmers Coöperative Union stock	$3,400 00	$1,118 00	$1,700 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain	$4,100 00	$5,200 00

Amount Due from, or Deposited with, other Banks or Bankers.

California State Bank, Sacramento	$242 33
Checks in course of collection	71 45
Total	$313 78

BANK OF CAMPBELL.

(Incorporated July 13, 1896.)

Showing its Financial Condition at Close of Business July 31, 1899.

SAMUEL F. COOPER, President. JOHN F. DUNCAN, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$22,850 00	Capital paid in coin	$25,000 00
Loans on stocks	3,300 00	Reserve fund	709 32
Loans on personal security and overdrafts	44,546 76	Due depositors	64,627 99
Money on hand	5,001 31	Other liabilities	92 75
Due from banks and bankers	13,986 99		
Other assets	745 00		
Total resources	$90,430 06	Total liabilities	$90,430 06

The amount of capital stock is $50,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel F. Cooper, 286; Benjamin Campbell, 5; W. P. Cragin, 1; S. G. Rodeck, 2; W. W. Turney, 5; R. K. Thomas, 20; P. G. Keith, 25; J. C. Ainsley, 30; C. D. Cutting, 5; E. I. Price, 10; S. R. Wade, 20. Total number of shares held by the Directors is 409.

LOANS ON REAL ESTATE BY COUNTIES.

	Amt. Loaned.	Market Value.
Santa Clara	$22,850 00	$60,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Garden City Bank and Trust Co. stock	$1,500 00	$1,500 00	$1,650 00
Santa Clara Valley Water Co. stock	7,250 00	1,800 00	4,450 00
Totals	$8,750 00	$3,300 00	$6,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Garden City Bank, San José	$3,591 00
Wells, Fargo & Co.'s Bank, San Francisco	5,689 25
Chemical National Bank, New York	1,467 05
Merchants' National Bank, Chicago	929 57
Bank of San José	2,310 12
Total	$13,986 99

BANK OF BUTTE COUNTY—CHICO.

(Incorporated January 15, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. D. Rideout, President. J. R. Robinson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	53,220 87	Reserve fund	101,976 59
Miscellaneous bonds and stocks	40,500 00	Due depositors	278,479 98
Loans on real estate	157,373 28	Due banks and bankers	91,134 09
Loans on other securities	69,790 50	Other liabilities	2,824 54
Loans on personal security and overdrafts	367,009 47		
Money on hand	14,407 81		
Due from banks and bankers	3,408 26		
Other assets	8,705 01		
Total resources	$734,415 20	Total liabilities	$734,415 20

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; F. C. Lusk, 400; Geo. C. Perkins, 200; Edward Harkness, 10; J. R. Robinson, 315. Total number of shares held by the Directors is 1,275.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$52,220 87	$65,000 00
Tehama	1,000 00	1,000 00
Totals	$53,220 87	$66,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$155,892 86	$200,000 00
Glenn	1,480 42	4,000 00
Totals	$157,373 28	$204,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
831 shares Chico Water Co. stock	$83,100 00	$30,000 00	$33,240 00
603 shares Chico Gas Co. stock	30,150 00	10,000 00	15,075 00
25 shares I. O. O. F. Hall stock	500 00	500 00	500 00
Totals	$113,750 00	$40,500 00	$48,815 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat, barley, and hay in warehouse	$69,790 50	$100,000 00

Amount Due from, or Deposited with, Other Banks or Bankers.

J. P. Morgan & Co., New York	$3,408 26

Description of Other Assets.

	Amt. on Books.	Market Value.
Invested in revenue stamps	$401 18	$4,656 78
Gold dust account—sent to Mint	854 61	
Scrip account—county claims	537 84	
Collection account—outstanding collections	2,863 15	
Totals	$4,656 78	$4,656 78

BANK OF CHICO.

(Incorporated December 26, 1872.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES M. HAVEN, President. A. H. CREW, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	125,711 86	Reserve fund	12,230 75
Miscellaneous stocks and warrants	8,639 00	Due depositors	129,920 90
Loans on real estate	129,502 31	Due banks and bankers	44,681 23
Loans on personal security and overdrafts	200,194 23	Other liabilities	2,337 02
Money on hand	7,631 26		
Due from banks and bankers	1,036 52		
Other assets	3,454 72		
Total resources	$489,169 90	Total liabilities	$489,169 90

The amount of capital stock is $500,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Crew, 500; James M. Haven, 3; H. W. Heath, 500. Total number of shares held by the Directors is 1,003.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$114,029 76	$126,500 00
Glenn	10,100 00	11,600 00
Tehama	1,582 10	1,600 00
Totals	$125,711 86	$139,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$67,380 01	$111,825 00
Colusa	788 94	2,500 00
Lassen	700 00	1,000 00
Tehama	3,445 59	5,200 00
San Francisco	57,187 77	75,000 00
Totals	$129,502 31	$195,525 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Chico Canning Co. stock	$1,000 00	$1,000 00	$1,000 00
Odd Fellows' Building Association stock	3,220 00	3,220 00	3,220 00
Park Hotel Co. stock	2,500 00	2,237 00	2,500 00
Chico Ice Co. stock	500 00	282 00	500 00
Chico Water Co. stock	3,200 00	1,500 00	1,600 00
Chico Butter and Cheese Factory stock	100 00	100 00	100 00
County warrants	300 00	300 00	300 00
Totals	$10,820 00	$8,639 00	$9,220 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$463 36
Bank of Oroville	431 66
Checks in transit	141 50
Total	$1,036 52

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust on hand	$223 06	$223 06

BANK OF CLOVERDALE.

(Incorporated February 25, 1884.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. T. BRUSH, President. C. B. SHAW, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$57,000 00
Real estate taken for debt	11,448 06	Reserve fund	8,070 52
Miscellaneous bonds and stocks	314 00	Due depositors	69,922 66
Loans on real estate	25,838 54		
Loans on personal security and overdrafts	42,111 06		
Money on hand	9,885 10		
Due from banks and bankers	29,070 81		
Other assets	3,325 61		
Total resources	$134,993 18	Total liabilities	$134,993 18

The amount of capital stock is $200,000; amount subscribed is $57,000; amount paid in coin is $57,000. The total number of shares of stock issued is 570; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Brush, 84; J. E. Chalfant, 140; I. E. Shaw, 90; S. Pinschower, 39; Geo. W. Prescott, 127. Total number of shares held by the Directors is 480.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$2,521 00	$2,521 00
Mendocino	8,927 06	8,927 06
Totals	$11,448 06	$11,448 06

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$15,934 54	$15,934 54
Mendocino	9,904 00	9,904 00
Totals	$25,838 54	$28,838 54

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
12 shares Cloverdale Wine Co. stock	$208 00	$208 00
9 shares Riverside Water Co. stock	106 00	106 00
Totals	$314 00	$314 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$7,850 01
Chase National Bank, New York	11,786 36
Santa Rosa Bank	1,434 86
Bank of Ukiah	873 06
Santa Rosa National Bank	1,166 06
Bank of Healdsburg	5,960 46
Total	$29,070 81

COLUSA COUNTY BANK—COLUSA.

(Incorporated September 15, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEORGE HAGAR, President. W. P. HARRINGTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	281,432 03	Reserve fund	112,752 11
Miscellaneous bonds and stocks	7,340 84	Due depositors	438,536 37
Loans on real estate	328,792 83	Due banks and bankers	21,281 60
Loans on stocks	21,000 00	Other liabilities	355 14
Loans on other securities	94,390 00		
Loans on personal security and overdrafts	218,638 85		
Money on hand	33,388 21		
Due from banks and bankers	53,911 48		
Other assets	16,030 98		
Total resources	$1,072,925 22	Total liabilities	$1,072,925 22

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 603; W. P. Harrington, 380; J. H. Jewett, 271; Frank Miller, 72⅔; J. W. Goad, 50. Total number of shares held by the Directors is 1,376⅔.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn	$281,432 03	$281,432 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$290,273 68	$400,000 00
Glenn	38,519 15	45,000 00
Totals	$328,792 83	$445,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa Warehouse Co. stock	$5,000 00	$5,000 00	$5,000 00
Colusa Milling Co. stock	9,400 00	1,223 00	1,223 00
Lake school district bonds	200 00	200 00	200 00
United States bonds and premium	350 00	385 00	392 00
Central Irrigation District bonds	34,000 00	500 00	----------
Colusa County warrants	32 84	32 84	32 84
Reclamation District No. 108 warrants	10,506 17	10,506 17	10,506 17
Totals	$59,488 01	$17,847 01	$17,354 01

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Colusa Warehouse Co. stock	$25,000 00	$21,000 00	$25,000 00

AMOUNTS LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	$94,390 00	$110,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of D. O. Mills & Co., Sacramento	$9,426 30
American Exchange National Bank, New York	1,342 86
Bank of Willows	43,142 32
Total	$53,911 48

CITIZENS BANK—CORONA.

(Incorporated November 17, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

FRANK SCOVILLE, President. M. TERPENING, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	8,829 01	Reserve fund	348 18
Loans on real estate	1,159 99	Due depositors	92,943 10
Loans on stocks	3,500 00		
Loans on personal security and overdrafts	47,916 47		
Money on hand	8,154 73		
Due from banks and bankers	38,581 08		
Other assets	2,150 00		
Total resources	$118,291 28	Total liabilities	$118,291 28

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank Scoville, 25; Geo. Brown, 10; T. P. Drinkwater, 15; Jacob Stoner, 15; M. Terpening, 60. Total number of shares held by the Directors is 125.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$7,388 05	$7,388 05
San Luis Obispo	1,000 00	1,000 00
Gove County, Kansas	312 00	312 00
Trego County, Kansas	128 96	128 96
Totals	$8,829 01	$8,829 01

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$1,159 99	$1,159 99

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
28,000 shares Taylor Trust Company's stock	$28,000 00	$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$27,170 39
First National Bank, Chicago	2,863 69
Orange-Growers' Bank, Riverside	2,053 80
Los Angeles National Bank, Los Angeles	5,354 77
Crocker-Woolworth National Bank, San Francisco	1,138 43
Total	$38,581 08

COVINA VALLEY BANK—COVINA.

(Incorporated April 9, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

C. H. Ruddock, President. F. M. Douglass, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,794 60	Capital paid in coin	$12,500 00
Loans on real estate	6,400 00	Reserve fund	3,920 96
Loans on stocks	10,200 00	Due depositors	80,231 19
Loans on personal security and overdrafts	45,317 55		
Money on hand	2,312 81		
Due from banks and bankers	24,949 63		
Other assets	3,677 56		
Total resources	$96,652 15	Total liabilities	$96,652 15

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $12,500. The total number of shares of stock issued is 250; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. Ruddock, 80; James H. Adams, 50; F. M. Douglass, 75; A. P. Kerckhoff, 10; J. H. Bartle, 5; H. W. Hellman, 5; S. A. Overhaltzer, 5. Total number of shares held by the Directors is 230.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$6,400 00	$20,900 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Covina Irrigating Co. stock	$41,100 00	$8,800 00	$15,516 00
Covina A. O. U. W. Bld. Ass'n stock	700 00	700 00	840 00
Azusa Irrigating Co. stock	100 00	100 00	200 00
Columbia Water Co. stock	1,200 00	600 00	1,200 00
Totals	$43,100 00	$10,200 00	$17,756 00

Amount Due from, or Deposited with, other Banks or Bankers.

National Park Bank, New York	$923 18
Farmers and Merchants Bank, Los Angeles	8,483 33
Nevada National Bank, San Francisco	5,222 96
Chicago National Bank, Chicago	9,320 16
Security Savings Bank, Los Angeles	1,000 00
Total	$24,949 63

BANK OF DIXON.

(Incorporated October 30, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. G. Little, President. J. H. Rice, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,000 00	Capital paid in coin	$225,900 00
Real estate taken for debt	140,056 07	Reserve fund	31,000 00
Loans on real estate	95,459 40	Due depositors	108,092 32
Loans on personal security and overdrafts	85,032 98	Other liabilities	1,122 08
Money on hand	15,839 24		
Due from banks and bankers	14,597 74		
Other assets	8,128 97		
Total resources	$366,114 40	Total liabilities	$366,114 40

The amount of capital stock is $500,000; amount subscribed is $225,900; amount paid in coin is $225,900. The total number of shares of stock issued is 2,259; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 240; H. Petersen, 220; H. Rohner, 150; H. E. McCune, 126; J. A. Garnett, 105; J. S. Mayen, 100; A. C. Hazelton, 90. Total number of shares held by the Directors is 1,031.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	$19,016 28	$19,016 28
Solano	118,539 79	120,000 00
Yolo	2,500 00	3,000 00
Totals	$140,056 07	$142,016 28

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$8,000 00	$10,000 00
Solano	87,459 40	100,000 00
Totals	$95,459 40	$110,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London, Paris, and American Bank, San Francisco	$7,694 98
Crocker-Woolworth National Bank, San Francisco	5,387 68
Lazard Fréres	663 47
National Bank of D. O. Mills & Co., Sacramento	851 61
Total	$14,597 74

Description of Other Assets.

	Amt. on Books.	Market Value.
Interest account	$6,190 33	$18,224 53

LOS NIETOS VALLEY BANK—DOWNEY.

(Incorporated July, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. W. Blythe, President. H. A. Scott, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$50,000 00
Loans on real estate	18,900 00	Reserve fund	230 00
Loans on personal security and overdrafts	30,446 88	Due depositors	43,428 15
Money on hand	4,470 06	Due banks and bankers	323 00
Due from banks and bankers	34,581 21		
Other assets	2,583 00		
Total resources	$93,981 15	Total liabilities	$93,981 15

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. W. Blythe, 58; Clinton Blythe, 60; B. M. Blythe, 45; H. A. Scott, 45; J. W. Siler, 10; D. P. Smart, 50; C. P. Walker, 40. Total number of shares held by the Directors is 308.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$18,900 00	$106,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$12,047 81
Wells, Fargo & Co.'s Bank, New York	6,234 07
Wells, Fargo & Co.'s Bank, San Francisco	16,299 33
Total	$34,581 21

CONSOLIDATED BANK OF ELSINORE.

(Incorporated August 18, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. A. Stewart, President. J. T. Kuhns, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,500 00	Capital paid in coin	$25,000 00
Real estate taken for debt	5,134 62	Reserve fund	2,257 21
Stocks	1,488 00	Due depositors	15,149 81
Loans on real estate	1,220 00		
Loans on personal security and overdrafts	12,962 50		
Money on hand	4,190 70		
Due from banks and bankers	3,020 08		
Other assets	3,891 12		
Total resources	$42,407 02	Total liabilities	$42,407 02

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 11; Chas. Leech, 5½; W. E. Hampton, 9¼; W. G. McVicar, 5½; J. T. Kuhns, 27¼. Total number of shares held by the Directors is 58½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$5,134 62	$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$1,220 00	$2,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
744 shares Elsinore Land and Water Co. stock	$3,720 00	$1,488 00	$1,488 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Los Angeles National Bank	$1,320 20
First National Bank of Riverside	648 14
Crocker-Woolworth National Bank, San Francisco	551 53
Chase National Bank, New York	500 21
Total	$3,020 08

BANK OF ESCONDIDO.

(Incorporated December 27, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. W. WOHLFORD, President. J. H. ANDERSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,974 45	Capital paid in coin	$30,000 00
Real estate taken for debt	3,152 63	Reserve fund	21,451 57
Miscellaneous bonds and stocks	8,886 66	Due depositors	86,063 82
Loans on real estate	7,660 00		
Loans on personal security and overdrafts	65,486 24		
Money on hand	4,473 95		
Due from banks and bankers	35,125 96		
Other assets	1,755 50		
Total resources	$137,515 39	Total liabilities	$137,515 39

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $30,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 375; D. L. Withington, 200; J. H. Anderson, 100; W. L. Ramey, 50; B. C. Musser, 25; Sallie B. Wohlford, 10. Total number of shares held by the Directors is 760.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$964 50	$600 00
Pennington Co., S. D.	2,188 13	1,000 00
Totals	$3,152 63	$1,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$7,660 00	$15,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
200 shares Escondido Lumber Co. stock	$20,000 00	$8,000 00	$10,000 00
2 Escondido Irrigation District bonds	1,000 00	866 66	1,000 00
Coyote scalps	20 00	20 00	20 00
Totals	$21,020 00	$8,886 66	$11,020 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chemical National Bank, New York	$7,772 93
Nevada National Bank, San Francisco	1,835 41
Farmers and Merchants Bank, Los Angeles	9,852 27
Bank of Commerce, San Diego	6,335 69
First National Bank, San Diego	3,160 32
First National Bank, Pasadena	972 67
Consolidated National Bank, San Diego	567 86
California National Bank, San Diego	4,628 81
Total	$35,125 96

BANK OF EUREKA.

(Incorporated October 4, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,914 93	Capital paid in coin	$100,000 00
Real estate taken for debt	8,220 15	Reserve fund	47,178 85
Miscellaneous bonds	55,775 00	Due depositors	386,270 05
Loans on real estate	8,466 00	Due banks and bankers	54,035 50
Loans on stocks	23,400 00	Other liabilities	3,178 59
Loans on personal security and overdrafts	205,232 23		
Money on hand	75,148 19		
Due from banks and bankers	197,466 22		
Other assets	5,040 27		
Total resources	$590,662 99	Total liabilities	$590,662 99

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alex Connick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 220. Total number of shares held by the Directors is 930.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$8,220 15	$8,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$8,466 00	$10,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Southern Pacific of California first mortgage 6% bonds of 1905	$50,000 00	$55,775 00	$56,375 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ricks Water Company stock	$74,000 00	$23,400 00	$40,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$172,495 62
Bank of Arcata, Arcata	11,919 76
German-American Bank, New York	8,484 49
Merchants Loan and Trust Co., Chicago	4,566 35
Total	$197,466 22

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps on hand	$690 00	$690 00
Customers' check books	90 10	90 10
Telephone subscription	117 20	117 20
Totals	$897 30	$897 30

HUMBOLDT COUNTY BANK—EUREKA.

(Incorporated February 27, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. HENDERSON, President. F. W. GEORGESON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$55,370 38	Capital paid in coin	$200,000 00
Miscellaneous bonds and warrants	109.567 00	Reserve fund	27,503 49
Loans on real estate	55,324 19	Due depositors	267,171 57
Loans on stocks and bonds	22,000 00	Due banks and bankers	75,763 78
Loans on personal security and overdrafts	82,621 19	Other liabilities	3,208 60
Money on hand	108,455 73		
Due from banks and bankers	136,250 23		
Other assets	4,058 72		
Total resources	$573,647 44	Total liabilities	$573,647 44

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 245; Josiah Bell, 130; N. Bullock, 67; I. Cullberg, 81; J. M. Carson, 20; H. H. Buhne, 45; H. W. McClellan, 91; S. W. McFarland, 30; John M. Vance, 50. Total number of shares held by the Directors is 759.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$55,370 38	$55,370 38

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$55,324 19	$100,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
25 Spring Valley Water 4% 2d Mtg. bonds	$25,000 00	$26,693 75	$26,693 75
25 Market Street R. R. 5% 1st Consol. bonds	25,000 00	26,997 00	26,997 00
30 Spring Valley Water 4% 3d Mtg. bonds	30,000 00	30,450 00	30,450 00
25 Spring Valley Water 4% 3d Mtg. bonds	25,000 00	25,406 25	25,406 25
Humboldt County warrant	20 00	20 00	20 00
Totals	$105,020 00	$109,567 00	$109,567 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
45 shares Humboldt County Bank stock	$4,500 00	$5,000 00	$4,860 00
45 shares Humboldt County Bank stock	4,500 00		4,860 00
36 shares Home Savings Bank stock	3,600 00		1,800 00
13 Eel River and E. R. R. R. Co. 1st Mtg. bonds	13,000 00	12,000 00	13,000 00
Totals	$25,600 00	$22,000 00	$24,520 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$129,811 39
Laidlaw & Co., New York	2,178 31
Merchants Loan and Trust Co., Chicago	935 31
Bank of Arcata	3,325 22
Total	$136,250 23

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	$45 60	$45 60
Internal revenue stamps	437 47	437 47
Pending suit	207 25	
Totals	$690 32	$483 07

FERNDALE BANK.

(Incorporated February 17, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. PUTNAM, President. J. H. FROST, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$51,800 00	Capital paid in coin	$35,000 00
Loans on personal security and overdrafts	50,234 32	Reserve fund	8,179 69
Money on hand	29,820 29	Due depositors	183,006 01
Due from banks and bankers	92,501 96	Due banks and bankers	258 25
Other assets	2,590 47	Other liabilities	503 09
Total resources	$226,947 04	Total liabilities	$226,947 04

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $35,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $35.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Shaw, 40; E. P. Nissen, 30; J. Rasmussen, 20; M. Fitzsimmons, 20; George Williams, 40; W. N. Russ, 40; P. Calanchini, 40; J. H. Frost, 180; A. Putnam, 80. Total number of shares held by the Directors is 490.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value
Humboldt	$51,800 00	$51,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

C. B. Richard & Co.	$300 83
Humboldt County Bank, Eureka	$5,753 28
Bank of California, San Francisco	69,221 75
Union National Bank	12,944 89
Bank of Eureka	4,281 21
Total	$92,501 96

BANK OF FORT BRAGG.

(Incorporated October 29, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

CALVIN STEWART, President. H. A. WELLER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$1,537 97	Capital paid in coin	$26,000 00
Loans on personal security and overdrafts	37,255 62	Reserve fund	728 25
Money on hand	7,045 93	Due depositors	50,364 83
Due from banks and bankers	30,777 30	Due banks and bankers	236 87
Other assets	713 13		
Total resources	$77,329 95	Total liabilities	$77,329 95

The amount of capital stock is $100,000; amount subscribed is $30,000; amount paid in coin is $26,000. The total number of shares of stock issued is 260; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Calvin Stewart, 50; H. A. Weller, 50; James Hunter, 50; Thomas Pollard, 25; T. L. Johnson, 10. Total number of shares held by the Directors is 185.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	$1,537 97	$1,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Pollard & Dodge, San Francisco	$28,990 13
Wells, Fargo & Co.'s Bank, San Francisco	1,467 41
Knauth, Nachod & Kühne, New York	319 76
Total	$30,777 30

THE CARLOCK BANKING COMPANY—FORT JONES.

(Incorporated June 27, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. B. Carlock, President. Martin C. Beem, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,500 00	Capital paid in coin	$50,000 00
Real estate taken for debt	4,500 00	Due depositors	98,766 29
Loans on real estate	28,770 00		
Loans on other securities	7,510 00		
Loans on personal security and overdrafts	69,046 61		
Money on hand	5,355 24		
Due from banks and bankers	24,584 44		
Other assets	1,500 00		
Total resources	$148,766 29	Total liabilities	$148,766 29

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. B. Carlock, 420; Charles Hovenden, 20; J. W. Young, 20; D. W. Jones, 10; N. C. Carlock, 10. Total number of shares held by the Directors is 480.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	$4,500 00	$4,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kern	$4,310 00	$10,000 00
San Joaquin	2,500 00	3,500 00
Siskiyou	17,960 00	50,000 00
Multnomah, Oregon	4,000 00	5,000 00
Totals	$28,770 00	$68,500 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Chattel mortgage on wagon and team	$30 00	$200 00
Chattel mortgage on wagon and team	80 00	200 00
Chattel mortgage on band of cattle	5,000 00	7,500 00
Chattel mortgage on mining machinery	800 00	1,500 00
Chattel mortgage on farming machinery, horses, etc.	900 00	2,000 00
Chattel mortgage on growing crop of fruit	700 00	2,000 00
Totals	$7,510 00	$13,400 00

Amount Due from, or Deposited with, other Banks or Bankers.

Wells, Fargo & Co., San Francisco	$19,634 59
Wells, Fargo & Co., New York	3,707 66
Siskiyou County Bank, Yreka	1,242 19
Total	$24,584 44

BANK OF CENTRAL CALIFORNIA—FRESNO.

(Incorporated February 26, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

LOUIS EINSTEIN, President. LEOPOLD GUNDELFINGER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt and purchased as an investment	$50,857 31	Capital paid in coin	$140,000 00
Miscellaneous bonds and stocks	38,263 80	Reserve fund	20,806 16
Loans on real estate	71,830 00	Due depositors	208,041 03
Loans on stocks	12,135 00	Due banks and bankers	6,805 39
Loans on personal security and overdrafts	146,014 39		
Money on hand	22,030 97		
Due from banks and bankers	26,516 81		
Other assets	8,004 30		
Total resources	$375,652 58	Total liabilities	$375,652 58

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $140,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 383⅓; Leopold Gundelfinger, 150; Max Frankenau, 50; Wm. Helm, 5; F. M. Helm, 5. Total number of shares held by the Directors is 593⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno, one parcel projecting into Tulare County	$50,857 31	$52,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$71,830 00	$125,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
534 shares Fresno Gas and Electric Light Co. stock	$53,400 00	$5,607 50	$6,675 00
90 shares Fresno County Abstract Co. stock	9,000 00	4,185 00	5,400 00
2 shares I Street Improvement Co. stock	2,000 00	110 10	75 00
10 shares Centerville and Kingsburg Irrigation Ditch Co. stock	7,000 00	500 00	500 00
1 share Fowler Switch Canal Co. stock	300 00	75 00	75 00
2 shares Tuolumne County Mining and Development Co. stock	48 00	15 20	50 00
28 Fresno Gas and Electric Light Co. bonds	28,000 00	27,771 00	28,000 00
Totals	$99,748 00	$38,263 80	$40,775 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
22 shares Home Oil Co. stock	$22,000 00	$10,000 00	$75,000 00
80 shares Selma Water Co. stock	2,000 00	635 00	800 00
10 shares Mutual Building and Loan Association of Fresno stock	2,000,00	1,500 00	1,350 00
Totals	$26,000 00	$12,135 00	$77,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Bakersfield	$195 52
Credit Lyonnais, London	1,041 65
London and San Francisco Bank, San Francisco	3,233 86
J. P. Morgan & Co., New York	14,421 64
National Bank of D. O. Mills & Co., Sacramento	259 25
Nevada National Bank, San Francisco	180 73
San Joaquin Valley Bank, Stockton	309 21
Bank of Selma	1,504 69
Union National Bank, Chicago	5,370 26
Total	$26,516 81

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
4 checks in course of collection	$1,006 00	$1,006 00
Live stock, farming implements, raisin trays and boxes, etc.	745 61	745 61
Internal revenue stamps, and imprinted stamped checks on hand	458 60	458 60
Totals	$2,210 21	$2,210 21

FRUIT-GROWERS' BANK—FULLERTON.

(Incorporated August 15, 1895.)

Showing its Financial Condition at Close of Business July 31, 1899.

B. G. BALCOM, President.

Resources.		*Liabilities.*	
Loans on real estate	$41,891 12	Capital paid in coin	$25,000 00
Loans on stocks	4,992 00	Reserve fund	1,657 95
Loans on personal security and overdrafts	28,224 52	Due depositors	74,670 63
Money on hand	4,693 84		
Due from banks and bankers	20,353 10		
Other assets	1,174 00		
Total resources	$101,328 58	Total liabilities	$101,328 58

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. G. Balcom, 288; Paul Seeger, 61; H. G. Wilshire, 20; A. Barrows, 17; A. McDermont, 6; Jacob Stern, 5; J. F. Davis, 5; Erwin Barr, 5; L. C. McKnight, 5. Total number of shares held by the Directors is 412.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$2,100 00	$4,500 00
San Diego	5,000 00	15,000 00
Los Angeles	15,550 00	26,500 00
Orange	19,241 12	43,000 00
Totals	$41,891 12	$89,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Fruit-Growers' Bank stock	$2,100 00	$1,370 00	$2,100 00
Anaheim Union Water Co. stock	23,600 00	3,597 00	6,136 00
Utah Mortgage Loan Association stock	600 00	500 00	600 00
Totals	$26,300 00	$5,467 00	$8,836 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Hanover National Bank, New York	$8,670 32
First National Bank, Chicago	1,527 98
Nevada National Bank, San Francisco	1,464 30
California Bank, Los Angeles	4,360 07
Farmers and Merchants' Bank, Los Angeles	3,144 62
Exchange Bank, Santa Ana	1,185 81
Total	$20,353 10

BANK OF GILROY.

(Incorporated June 5, 1871.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. A. WHITEHURST, President. W. R. PYLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,535 39	Capital paid in coin	$68,000 00
Real estate taken for debt	31,915 18	Reserve fund	24,183 06
Loans on real estate	43,248 20	Due depositors	126,655 44
Loans on personal security and overdrafts	94,072 14	Other liabilities	1,130 00
Money on hand	10,930 29		
Due from banks and bankers	32,734 10		
Other assets	1,533 20		
Total resources	$219,968 50	Total liabilities	$219,968 50

The amount of capital stock is $200,000; amount subscribed is $136,000; amount paid in coin is $68,000. The total number of shares of stock issued is 1,360; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Ellis, 200; L. A. Whitehurst, 150; P. C. Hodges, 150; R. Eschenberg, 85; M. Lennon, 40. Total number of shares held by the Directors is 625.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$3,864 88	$4,000 00
	1,320 00	2,000 00
	2,441 83	4,000 00
Fresno	2,181 00	2,500 00
Santa Clara	10,300 00	12,000 00
	11,807 47	15,000 00
Totals	$31,915 18	$39,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$1,000 00	$1,500 00
Santa Clara	42,248 20	87,100 00
Totals	$43,248 20	$88,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$22,815 84
Commercial and Savings Bank	4,734 45
Bank of Hollister	4,621 88
Pajaro Valley Bank, Watsonville	561 93
Total	$32,734 10

BANK OF GONZALES.

(Incorporated January 16, 1894.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. Widemann, President. J. C. Lazier, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$48,800 00
Loans on real estate	56,923 91	Reserve fund	9,454 75
Loans on stocks	1,000 00	Due depositors	39,758 32
Loans on other securities	1,380 38	Other liabilities	941 95
Loans on personal security and overdrafts	10,878 91		
Money on hand	3,058 11		
Due from banks and bankers	12,666 46		
Other assets	3,047 25		
Total resources	$98,955 02	Total liabilities	$98,955 02

The amount of capital stock is $125,000; amount subscribed is $122,000; amount paid in coin is $48,800. The total number of shares of stock issued is 1,220; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Widemann, 257; M. E. Gonzalez, 626; N. Sarles, 257; J. Juri, 70; R. H. Lloyd, 10. Total number of shares held by the Directors is 1,220.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$51,923 91	$111,500 00
San Benito	5,000 00	7,000 00
Totals	$56,923 91	$118,500 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Cooper, Ulrey & Co. stock	$9,650 00	$1,000 00	$3,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain	$1,380 38	$1,650 00

Amount Due from, or Deposited with, other Banks or Bankers.

Wells, Fargo & Co.'s Bank, San Francisco	$8,718 26
Wells, Fargo & Co.'s Bank, New York	609 65
Salinas City Bank	1,304 62
Monterey County Bank	1,829 18
Bank of San José	204 75
Totals	$12,666 46

FARMERS AND MERCHANTS BANK—HANFORD.

(Incorporated July, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. J. Newport, President. H. E. Wright, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,422 69	Capital paid in coin	$50,000 00
Real estate taken for debt	41,156 16	Reserve fund	48,193 60
Miscellaneous stocks	2,625 00	Due depositors	110,148 02
Loans on real estate	21,614 00	Due banks and bankers	24,362 50
Loans on personal security and overdrafts	131,498 51	Other liabilities	1,698 26
Money on hand	7,793 52		
Due from banks and bankers	12,652 30		
Other assets	3,640 20		
Total resources	$234,402 38	Total liabilities	$234,402 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Newport, 50; W. W. Parlin, 100; J. H. Dopkins, 140; J. B. Newport, 130; S. E. Railsback, 100; A. V. Taylor, 20; H. E. Wright, 109½. Total number of shares held by the Directors is 649½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	$41,156 16	$48,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kings	$21,614 00	$38,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
½ share People's Ditch stock		$800 00	$800 00
¼ share People's Ditch stock		375 00	400 00
1 share Last Chance Ditch stock		450 00	500 00
12 shares Farmers and Merchants' Bank stock 6 shares Hanford Savings Bank stock	$1,800 00	1,000 00	1,000 00
Totals		$2,625 00	$2,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

J. & W. Seligman & Co., New York	$437 69
Merchants' National Bank, Los Angeles	251 36
First National Bank, Fresno	11,963 25
Total	$12,652 30

BANK OF HANFORD.

(Incorporated April 11, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. E. Rawlins, President. J. O. Hickman, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,000 00	Capital paid in coin	$154,000 00
Real estate taken for debt	16,455 65	Reserve fund	12,066 14
Miscellaneous bonds and stocks	22,880 45	Due depositors	323,223 29
Loans on real estate	52,752 19	Other liabilities	2,756 56
Loans on personal security and overdrafts	310,315 94		
Money on hand	23,503 78		
Due from banks and bankers	46,234 33		
Other assets	3,903 65		
Total resources	$492,045 99	Total liabilities	$492,045 99

The amount of capital stock is $154,000; amount subscribed is $154,000; amount paid in coin is $154,000. The total number of shares of stock issued is 1,540; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; S. E. Biddle, 115; T. V. Biddle, 100; J. E. Rawlins, 20; J. S. Robinson, 10. Total number of shares held by the Directors is 915.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kings	$16,455 65

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Kings	$52,752 10

Amount Invested in Stocks and Bonds.

	Amt. Invested.
Market Street Railway bonds	$21,919 60
Hanford Development Co. stock	883 50
Miscellaneous	77 35
Total	$22,880 45

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Fresno	$2,281 95
Bank of Visalia	1,561 59
Bank of Central California, Fresno	1,334 57
Bank of Lemoore	764 40
Collection in transit	251 52
First National Bank, Los Angeles	1,734 99
First National Bank, Fresno	5,705 48
Wells, Fargo & Co.'s Bank, San Francisco	27,755 10
Wells, Fargo & Co.'s Bank, New York	1,312 96
Los Angeles National Bank	3,531 77
Total	$46,234 33

BANK OF HAYWARDS.

(Incorporated February 26, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEORGE W. PRESCOTT, President. J. E. FARNUM, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,200 00	Capital paid in coin	$50,000 00
Miscellaneous bonds	1,000 00	Reserve fund	6,542 94
Loans on other security	79,812 10	Due depositors	53,882 67
Money on hand	4,675 91	Due banks and bankers	8,000 00
Due from banks and bankers	8,299 93	Other liabilities	2,760 59
Other assets	23,198 26		
Total resources	$121,186 20	Total liabilities	$121,186 20

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George W. Prescott, 80; C. O. Hooker, 10; W. E. Meek, 10; J. Hollister, 25; J. E. Farnum, 5. Total number of shares held by the Directors is 130.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$4,200 00	$4,200 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Central Irrigation bonds	$5,000 00	$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

J. & W. Seligman & Co., New York	$2,865 29
Anglo-Californian Bank, San Francisco	3,187 57
Union National Bank, Oakland	2,247 07
Total	$8,299 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Suspense and judgments	$19,768 98

BANK OF HEALDSBURG.

(Incorporated June 13, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN FAVOUR, President. E. S. ROWLAND, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$86,029 94	Capital paid in coin	$85,600 00
Miscellaneous stocks	4,000 00	Reserve fund	15,000 00
Loans on real estate	40,050 00	Due depositors	131,807 60
Loans on other securities	7,700 00	Due banks and bankers	5,326 96
Loans on personal security and overdrafts	44,393 89	Other liabilities	188 49
Money on hand	16,654 05		
Due from banks and bankers	36,198 33		
Other assets	2,896 84		
Total resources	$237,923 05	Total liabilities	$237,923 05

The amount of capital stock is $85,600; amount subscribed is $85,600; amount paid in coin is $85,600. The total number of shares of stock issued is 856; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Coffman, 5; W. B. Coffman, 12: John Favour, 152½; W. Rowland, 48⅔; M. Raabe, 40; J. W. Rose, 5; C. Sawtell, 8. The total number of shares held by the Directors is 271⅙.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$69,199 19	$69,199 19
Sonoma and Mendocino	16,830 75	16,830 75
Totals	$86,029 94	$86,029 94

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$40,050 00	$98,500 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
Healdsburg Gas Company's stock	$4,000 00	$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine and cooperage	$6,900 00	$30,000 00
Growing crops	800 00	2,500 00
Totals	$7,700 00	$32,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$28,670 15
National Bank of North America	5,850 76
Savings Bank of Santa Rosa	1,677 42
Total	$36,198 33

FARMERS AND MECHANICS BANK—HEALDSBURG.

(Incorporated September 1, 1877.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. H. Barnes, President. George H. Warfield, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,700 00	Capital paid in coin	$60,960 00
Real estate taken for debt	51,941 22	Reserve fund	6,926 26
Loans on real estate	18,920 00	Due depositors	206,282 65
Loans on other securities	14,241 29	State, county, or city money	80,250 00
Loans on personal security and overdrafts	121,691 53	Other liabilities	1,304 37
Money on hand	25,242 29		
Due from banks and bankers	116,317 65		
Other assets	669 30		
Total resources	$355,723 28	Total liabilities	$355,723 28

The amount of capital stock is $200,000; amount subscribed is $102,600; amount paid in coin is $60,960. The total number of shares of stock issued is 1,026; the average amount paid on each share of stock is $59 41.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 262; A. B. Nalley, 100; R. H. Warfield, 63; C. W. Weaver, 25; J. A. McMinn, 101; R. T. Mitchell, 20; G. T. Miller, 25. Total number of shares held by the Directors is 596.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$51,941 22	$52,250 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$18,920 00	$45,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wine	$14,241 29	$28,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

National Park Bank, New York	$100,514 81
Crocker-Woolworth National Bank, San Francisco	15,026 42
Santa Rosa Bank	392 95
Bank of Sonoma County, Petaluma	383 47
Total	$116,317 65

BANK OF HEMET.

(Incorporated May 12, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. F. Whittier, President. S. W. Leffingwell, Cashier.

Resources.		*Liabilities.*	
County warrants	$30 00	Capital paid in coin	$12,500 00
Loans on other securities	1,550 00	Reserve fund	154 34
Loans on personal security and overdrafts	162 50	Due depositors	17,784 87
Money on hand	3,401 69		
Due from banks and bankers	22,813 92		
Other assets	2,481 10		
Total resources	$30,439 21	Total liabilities	$30,439 21

The names of the Directors, and number of shares of stock held by each, are as follows: W. Frank Whittier, 980; William R. Whittier, 5; Walter J. Weatherby, 5; Philip N. Myers, 5; Julius A. Brown, 5. Total number of shares held by the Directors is 1,000.

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
Riverside County warrant	$30 00	$30 00	$30 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipt for 30 tons (a little more or less) dried apricots	$1,500 00	$6,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Chase National Bank, New York	$13,167 80
Bank of British Columbia, San Francisco	3,546 54
Los Angeles National Bank, Los Angeles	5,524 51
First National Bank, Riverside	575 07
Total	$22,813 92

BANK OF HOLLISTER.

(Incorporated October 21, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

T. S. Hawkins, President. T. W. Hawkins, Cashier.

Resources.		*Liabilities.*	
Bank premises	$30,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	10,753 00	Reserve fund	134,598 48
Miscellaneous stocks and warrants	1,913 40	Due depositors	228,264 70
Loans on real estate	151,033 80	Due banks and bankers	21,443 08
Loans on stocks	10,481 60	Other liabilities	30,240 71
Loans on personal security and overdrafts	369,260 16		
Money on hand	25,911 08		
Due from banks and bankers	56,180 78		
Other assets	9,013 15		
Total resources	$664,546 97	Total liabilities	$664,546 97

The amount of capital stock is $300,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 297; L. A. Whitehurst, 168¾; Uriah Wood, 308½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,035¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$10,753 00	$10,753 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$147,833 80	$220,000 00
Fresno	3,200 00	
Totals	$151,033 80	$220,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Hollister Light and Power Co. stock	$2,400 00	$1,257 40	$2,500 00
Hollister Creamery stock	350 00	350 00	
Hollister Land and Improvement Co. stock	300 00	300 00	
County warrants	6 00	6 00	
Totals	$3,056 00	$1,913 40	$2,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Silver Creek and Panoche Land and Water Co. stock	$6,000 00	$3,380 00	$15,000 00
Grangers' Union stock	16,800 00	7,101 60	
Totals	$22,800 00	$10,481 60	$15,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$47,885 85
Garden City Bank and Trust Co., San José	5,713 18
Commercial and Savings Bank, San José	1,889 76
City Bank, Santa Cruz	691 99
Total	$56,180 78

FARMERS AND MERCHANTS BANK—HOLLISTER.

(Incorporated November 3, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. PALMTAG, President. A. TONN, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks and warrants	$9,004 50	Capital paid in coin	$75,000 00
Loans on real estate	34,992 92	Reserve fund	20,386 10
Loans on stocks	8,710 00	Due depositors	71,984 69
Loans on other securities	4,500 00	Due banks and bankers	14,951 00
Loans on personal security and overdrafts	102,732 53	Other liabilities	6,341 19
Money on hand	17,158 79		
Due from banks and bankers	5,801 73		
Other assets	5,762 51		
Total resources	$188,662 98	Total liabilities	$188,662 98

The amount of capital stock is $200,000; amount subscribed is $100,000; amount paid in coin is $75,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $75.

The names of the Directors, and number of shares of stock held by each, are as follows: Chas. T. Tegee, 150; H. W. Newbauer, 85; Wm. Palmtag, 100; T. H. Slaven, 80; A. Tonn, 125; C. H. Wagner, 30; M. Rosenberg, 20; Frank B. Abbe, 20; George Niggle, 60. Total number of shares held by the Directors is 670.

Loans on Real Estate by Counties.

Name of County.	Amt Loaned.	Market Value.
San Benito	$34,992 92	$73,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
San Benito County warrant	$204 50	$204 50	$204 50
50 shares Hollister Creamery stock	500 00	350 00	350 00
1 share San Juan Creamery stock	100 00	100 00	100 00
534 shares Hollister Storage Co. stock	33,400 00	8,350 00	10,000 00
Totals	$34,204 50	$9,004 50	$10,654 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
12½ shares Farmers and Merchants' Bank stock	$1,250 00	$760 00	$1,250 00
20 shares Farmers and Merchants' Bank stock	2,000 00	2,650 00	2,000 00
10 shares Hollister Savings Bank stock	100 00		180 00
5 shares Commercial Bank of Scotland (£500)	2,500 00		2,250 00
22 shares Farmers and Merchants' Bank stock	2,200 00	2,300 00	2,200 00
11 shares Hollister Savings Bank stock	110 00		200 00
189 shares Hollister Land and Power Co. stock	3,725 00		1,890 00
10 shares Farmers and Merchants' Bank stock	1,000 00	3,000 00	1,000 00
25 shares Tres Pinos Warehouse Co. stock	1,250 00		2,500 00
Totals	$14,135 00	$8,710 00	$13,470 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipt for hay and grain	$4,500 00	$6,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

American Exchange National Bank, New York	$795 15
First National Bank, San Francisco	1,814 77
Nevada National Bank, San Francisco	3,087 11
Bank of Central California, Fresno	89 62
City Bank, Santa Cruz	15 08
Total	$5,801 73

Description of Other Assets.

	Amt. on Books.	Market Value.
Revenue stamps	$49 00	$49 00

BANK OF HUENEME.

(Incorporated February 28, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

THOMAS R. BARD, President. THOMAS J. GREGG, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,280 05	Capital paid in coin	$50,000 00
Real estate taken for debt	256 00	Reserve fund	8,268 94
Loans on real estate	34,900 24	Due depositors	52,141 23
Loans on stocks	10,080 00		
Loans on personal security and overdrafts	31,355 13		
Money on hand	14,306 62		
Due from banks and bankers	11,048 00		
Other assets	2,184 13		
Total resources	$110,410 17	Total liabilities	$110,410 17

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 400; A. Levy, 170; Thomas J. Gregg, 80; D. T. Perkins, 150; A. J. Salisbury, 50; A. B. Smith, 50; M. L. Wolff, 50. Total number of shares held by the Directors is 950.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	$256 00	$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$34,900 24	$75,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
200 shares Union Oil Company stock	$20,000 00	$10,080 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$1,301 34
J. P. Morgan & Co., New York	6,513 89
Farmers and Merchants Bank, Los Angeles	2,245 78
Bank of Ventura	417 85
Santa Barbara County National Bank	569 14
Total	$11,048 00

BANK OF AMADOR COUNTY—JACKSON.

(Incorporated November, 1896. Commenced business May 1, 1897.)

Showing its Financial Condition at Close of Business July 31, 1899.

HENRY EUDEY, President. FREDERICK EUDEY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,910 45	Capital paid in coin	$29,536 25
Miscellaneous bonds and stocks	149 15	Reserve fund	2,099 75
Loans on real estate	16,087 00	Due depositors	44,722 90
Loans on stocks, bonds, and warrants	6,500 00	Other liabilities	2,638 02
Loans on personal security and overdrafts	31,607 10		
Money on hand	11,899 05		
Due from banks and bankers	3,029 86		
Other assets	3,814 31		
Total resources	$78,996 92	Total liabilities	$78,996 92

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $29,536 25. The total number of shares of stock issued is 500; the amount called up on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Eudey, 353; Alexander Eudey, 5; Chris Marelia, 5; John Strohm, 5; S. G. Spognoli, 5. Total number of shares held by the Directors is 373.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Calaveras	$1,500 00	$3,500 00
Amador	14,587 00	30,000 00
Totals	$16,087 00	$33,500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Amador County	$300 00	$300 00	$300 00
5 shares Bank of Amador County	300 00	300 00	300 00
10 shares Bank of Amador County	600 00	600 00	600 00
97 shares Bank of Amador County	5,820 00	4,850 00	5,820 00
1 New England Life insurance policy	200 00	120 00	200 00
1 New England Life insurance policy	317 00	250 00	317 00
1 New England Life insurance policy	93 21	30 00	93 21
1 Union Mutual Life insurance policy	58 40	50 00	58 40
Totals	$7,688 61	$6,500 00	$7,688 61

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$3,029 86

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
10 ozs. golddust, held for shipment	$135 00	$160 00
50 pocket check books, stamped	50 00	50 00
3,500 lithographed "Cashier's" drafts, stamped on S. F.	70 00	70 00
1,500 lithographed "Cashier's" drafts, stamped on N. Y.	30 00	30 00
Documentary stamps on hand	169 42	169 42
Totals	$454 42	$479 42

BANK OF LAKE—LAKEPORT.

(Incorporated March 10, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. C. Rumsey, President. W. E. Greene, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$50,070 00
Real estate taken for debt	43,168 95	Reserve fund	16,369 69
Miscellaneous stocks	107 00	Due depositors	19,576 85
Loans on real estate	7,278 25	Other liabilities	2,409 81
Loans on personal security and overdrafts	6,587 50		
Money on hand	9,071 33		
Due from banks and bankers	7,719 34		
Other assets	4,493 98		
Total resources	$88,426 35	Total liabilities	$88,426 35

The amount of capital stock is $100,000; amount subscribed is $50,070; amount paid in coin is $50,070. The total number of shares of stock issued is 500.70; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Giselman, 116.85; A. Levy, 4½; D. C. Rumsey, 5; Joseph Levy, 1; George A. Lyon, 1; John M. Lawlor, 1; R. J. Daily, 7½. Total number of shares held by the Directors is 136.85.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	$39,968 95	$39,968 95
Monterey	3,200 00	3,200 00
Totals	$43,168 95	$43,168 95

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Lake	$7,278 25	$7,278 25

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
8 shares Lakeport Second Street Wharf stock	$200 00	$100 00	$100 00

Amount Loaned on Warrants.

	Par Value.	Amt. Loaned.	Market Value.
County warrants	$7 00	$7 00	$7 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$7,719 34

Description of Other Assets.

	Amt. on Books	Market Value.
Furniture taken for debt	$100 00	$100 00
Revenue stamps	91 00	91 00
Totals	$191 00	$191 00

FARMERS' SAVINGS BANK—LAKEPORT.

(Incorporated December 14, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. Boggs, President. David Williams, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,000 00	Capital paid in coin	$84,230 00
Real estate taken for debt	101,754 36	Reserve fund	40,059 20
Miscellaneous bonds and stocks	236 70	Due depositors	74,179 27
Loans on real estate	47,349 24	State, county, or city money	19,877 66
Loans on personal security and overdrafts	14,188 65	Other liabilities	4,528 22
Money on hand	16,620 54		
Due from banks and bankers	17,295 33		
Other assets	10,429 53		
Total resources	$222,874 35	Total liabilities	$222,874 35

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $84,230. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $84 23.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Boggs and L. H. Boggs, executors of estate of H. C. Boggs, 691; J. W. Boggs, 1; L. H. Boggs, 1; J. W. Byrnes, 19; J. B. Robinson, 7; D. V. Thompson, 5; R. P. White, 1; David Williams, 1. Total number of shares held by the Directors is 726.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	$97,311 36	$71,000 00
Solano	4,443 00	4,000 00
Totals	$101,754 36	$75,000 00

Loans on Real Estate by Counties.

Name of County.	Amt Loaned.	Market Value.
Lake	$44,337 67	$60,000 00
Mendocino	3,011 57	4,000 00
Totals	$47,349 24	$64,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank, San Francisco	$17,226 27
Bank of Ukiah	69 06
Total	$17,295 33

Description of Other Assets.

	Amt. on Books.
Live stock, planing machinery, well-boring tools, farming implements, hay, grain, etc.	$4,898 64

BANK OF LEMOORE.

(Incorporated December 28, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. C. Lillis, President. R. E. McKenna, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,000 00	Capital paid in coin	$60,000 00
Real estate taken for debt	4,393 51	Reserve fund	6,553 43
Loans on real estate	14,287 24	Due depositors	20,926 99
Loans on personal security	49,550 89	Due banks and bankers	1,671 74
Money on hand	4,104 01	Other liabilities	184 07
Due from banks and bankers	892 36		
Other assets	4,108 22		
Total resources	$89,336 23	Total liabilities	$89,336 23

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 996; J. O. Hickman, 1; J. M. Nidiffer, 1; G. E. Shore, 1; R. E. McKenna, 1. The total number of shares held by the Directors is 1,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	$4,393 51	$5,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Kings	$11,498 48
Fresno	2,304 30
Monterey	484 46
Total	$14,287 24

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Visalia	$176 19
Farmers National Bank, Fresno	213 47
National Bank of California, Los Angeles	263 25
National Park Bank, New York	239 45
Total	$892 36

Description of Other Assets.

	Amt. on Books.
Suspense items	$1,635 17

BANK OF LIVERMORE.

(Incorporated December 11, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

THOMAS H. B. VARNEY, President. H. H. PITCHER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	73,263 21	Reserve fund	4,086 05
County warrants	237 75	Due depositors	78,515 76
Loans on real estate	133,549 38	Other liabilities	199,664 82
Loans on personal security and overdrafts	107,357 29		
Money on hand	9,246 36		
Due from banks and bankers	37,318 88		
Other assets	5,293 76		
Total resources	$382,266 63	Total liabilities	$382,266 63

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas H. B. Varney, H. H. Pitcher, John Taylor, executors of the Varney estate, 800; H. H. Pitcher, 100; H. B. Varney, 70; John Taylor, 10; T. H. B. Varney, 10; G. W. Langan, 10. Total number of shares held by the Directors is 1,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$61,682 41	$68,000 00
Contra Costa	10,641 41	12,000 00
Modoc	939 39	1,200 00
Totals	$73,263 21	$81,200 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$105,739 38	$140,000 00
Contra Costa	2,890 00	4,000 00
Placer	1,900 00	2,400 00
San Francisco	3,900 00	5,500 00
Fresno	13,420 00	18,000 00
Sacramento	2,800 00	4,000 00
El Dorado	2,900 00	3,500 00
Totals	$133,549 38	$177,400 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Road and school warrants	$237 75	$237 75	$237 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$25,984 45
Union National Bank, Oakland	8,680 20
Laidlaw & Co., New York	2,654 23
Total	$37,318 88

BANK OF LODI.

(Incorporated June 7, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

B. F. Langford, President. F. Cogswell, Vice-President. C. M. Ferdun, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,800 00	Capital paid in coin	$40,000 00
Loans on real estate	26,194 00	Reserve fund	2,148 86
Loans on personal security and overdrafts	67,869 40	Due depositors	51,985 17
Money on hand	8,258 64	Other liabilities	15,484 20
Due from banks and bankers	585 25		
Other assets	3,910 94		
Total resources	$109,618 23	Total liabilities	$109,618 23

The amount of capital stock is $100,000; amount subscribed is $80,000; amount paid in coin is $40,000. The total number of shares of stock issued is 800; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; F. Cogswell, 247; O. J. Hemphill, 2; John Tritheway, Jr., 42½; C. M. Ferdun, 80. Total number of shares held by the Directors is 391½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Joaquin	$2,700 00
Santa Clara	100 00
Total	$2,800 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$24,575 00	$59,000 00
Sacramento	1,619 00	5,000 00
Totals	$26,194 00	$64,000 00

Amount Invested in Warrants.

	Amt. Invested.
Woodbridge Canal and Irrigation Co. warrants	$645 54

Amount Due from, or Deposited with, other Banks or Bankers.

Importers and Traders' National Bank, New York	$431 89
Farmers and Merchants' Bank, Stockton	153 36
Total	$585 25

BANK OF LOMPOC.

(Incorporated May 20, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. H. Sudden, President. J. Klein, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,700 43	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	296 50	Reserve fund	33,991 42
Loans on real estate	18,489 04	Due depositors	91,903 56
Loans on stocks, bonds, and warrants	555 00	Due banks and bankers	938 02
Loans on personal security and overdrafts	89,254 14	Other liabilities	54 00
Money on hand	12,175 97		
Due from banks and bankers	23,321 66		
Other assets	1,094 26		
Total resources	$151,887 00	Total liabilities	$151,887 00

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert Sudden, 210; W. H. Sudden, 262½; J. Klein, 262½; P. Perozzi, 15; A. Lehmann, 5; J. Sloan, 10; E. Klein, 5; V. Scarroni, 5; C. Scamara, 5. Total number of shares held by the Directors is 780.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$6,700 43	$10,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$18,489 04	$28,500 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
Santa Barbara County road warrants	$296 50	$296 50	$296 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
12 shares Lompoc Creamery Co. stock	$1,200 00	$555 00	$1,200 00

Amount Due from, or Deposited with, other Banks or Bankers.

Laidlaw & Co., New York	$418 14
Farmers and Merchants Bank, Los Angeles	1,556 82
Andrews Banking Co., San Luis Obispo	991 94
London, Paris, and American Bank, San Francisco	12,807 30
Santa Barbara County National Bank	775 20
Commercial Bank, San Luis Obispo	1,090 45
Commercial Bank, Santa Barbara	5,417 46
Bank of Santa Maria	264 35
Total	$23,321 66

BANK OF LONG BEACH.

(Incorporated June, 1896.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOTHAM BIXBY, President. P. E. HATCH, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$1,886 32	Capital paid in coin	$25,000 00
Loans on real estate	25,240 44	Reserve fund	2,200 90
Loans on stocks, bonds, and warrants	3,270 00	Due depositors	127,370 82
Loans on other securities (grain, etc.)	1,300 00	Other liabilities	102 87
Loans on personal security and overdrafts	51,102 31		
Money on hand	9,602 29		
Due from banks and bankers	59,332 12		
Other assets	2,941 11		
Total resources	$154,674 59	Total liabilities	$154,674 59

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 50; D. S. Shaw, 60; Fred H. Bixby, 50; H. W. Hellman, 10; T. L. Duque, 10; A. C. Rogers, 30; A. M. Goodhue, 20; Geo. H. Bixby, 10; K. Almind, 10; C. F. A. Johnson, 5; P. E. Hatch, 50. Total number of shares held by the Directors is 305.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$19,965 44	$52,000 00
Orange	5,275 00	11,000 00
Totals	$25,240 44	$53,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.
County school warrants	$1,846 32
Long Beach city warrants	40 00
Total	$1,886 32

AMOUNT LOANED ON WARRANTS, ETC.

	Par Value.	Amt. Loaned.
Notes secured by real estate as collateral	$340 00	$300 00
	750 00	750 00
	400 00	250 00
	325 00	250 00
Notes secured by city warrants as collateral	1,561 00	1,545 00
	110 25	105 00
	71 75	70 00
Totals	$3,558 00	$3,270 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Warehouse receipts, on grain	$1,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$39,772 96
National Park Bank, New York	2,188 22
Nevada National Bank, San Francisco	722 78
Bankers National Bank, Chicago	2,790 82
Main Street Savings Bank, Los Angeles	5,615 65
Security Savings Bank, Los Angeles	5,412 40
Los Angeles Savings Bank	2,829 29
Total	$59,332 12

BROADWAY BANK AND TRUST COMPANY—LOS ANGELES.

(Incorporated February 2, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

WARREN GILLELEN, President. R. W. KENNEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,490 56	Capital paid in coin	$30,000 00
Miscellaneous bonds and stocks	28,995 64	Reserve fund	5,390 90
Loans on personal security and overdrafts	236,268 83	Due depositors	335,837 98
Money on hand	21,917 62		
Due from banks and bankers	74,497 24		
Other assets	5,058 99		
Total resources	$371,228 88	Total liabilities	$371,228 88

The amount of capital stock is $100,000; amount subscribed is $30,000; amount paid in coin is $30,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Gillelen, 107; R. W. Kenney, 106; Charles H. Howland, 3; George W. Walker, 20; W. E. Cummings, 15; T. S. Coffin, 4; George I. Cochran, 5. Total number of shares held by the Directors is 260.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$4,490 56	$4,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.
United States bonds	$100 00
107 shares State Bank and Trust Co., Los Angeles	10,700 00
176 shares Los Angeles National Bank	17,477 50
Los Angeles street bonds	213 33
Los Angeles city warrants	504 81
Total	$28,995 64

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Hanover National Bank, New York	$67,109 43
Nevada National Bank, San Francisco	5,226 79
Los Angeles National Bank	2,139 27
Union Trust Co., New York	21 75
Total	$74,497 24

BANK OF COMMERCE—LOS ANGELES.

(Incorporated November 6, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. J. WASHBURN, President. M. D. CHEMBERLIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,091 32	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	21,911 68	Reserve fund	13,690 92
Loans on real estate	17,595 50	Due depositors	111,116 42
Loans on stocks, bonds, and warrants	22,676 35		
Loans on other securities	3,058 00		
Loans on personal security and overdrafts	28,538 55		
Money on hand	15,843 12		
Due from banks and bankers	31,651 20		
Other assets	4,441 62		
Total resources	$149,807 34	Total liabilities	$149,807 34

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. R. Brearley, 8; L. Snodgrass, 6.4; J. M. Hale, 16; J. A. Muir, 12; F. P. Flint, 15.2; A. Douglass, 25.6; W. J. Washburn, 55.9. Total number of shares held by the Directors is 139.1.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Newton, Kansas	$1,000 00	$1,000 00
Fresno	1,500 00	1,500 00
Los Angeles	1,591 32	1,500 00
Totals	$4,091 32	$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$17,595 50	$28,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Various	$21,911 68	$21,911 68	$21,911 68

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Various	$122,600 00	$22,676 35	$43,050 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Various	$3,058 00	$5,365 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$12,760 76
Crocker-Woolworth National Bank, San Francisco	4,033 48
National Bank of the Republic, New York	4,674 71
Los Angeles National Bank	10,182 25
Total	$31,651 20

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Revenue stamps	$202 90

CALIFORNIA BANK—LOS ANGELES.

(Incorporated August 7, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. F. Botsford, President. J. G. Mossin, Cashier.

Resources.		*Liabilities.*	
Bank premises (real estate, furniture, and fixtures)	$100,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	20,342 80	Reserve fund	30,244 13
Miscellaneous stocks	18,150 48	Due depositors	785,967 81
Loans on real estate	78,753 50	Due banks and bankers	80,490 92
Loans on stocks and bonds	262,109 00	Other liabilities	695 00
Loans on other securities	11,735 00		
Loans on personal security and overdrafts	285,679 77		
Money on hand	117,159 47		
Due from banks and bankers	251,586 12		
Other assets	1,881 72		
Total resources	$1,147,397 86	Total liabilities	$1,147,397 86

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Botsford, 80; Wm. H. Burnham, 50; G. W. Hughes, 95; E. W. Jones, 67½; Homer Laughlin, 50; R. F. Lotspeich, 62½; Walter S. Newhall, 125; I. B. Newton, 93½; H. C. Witmer, 125. Total number of shares held by the Directors is 748½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$10,480 05	$15,000 00
Los Angeles	9,862 75	13,000 00
Totals	$20,342 80	$28,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$77,296 50	$200,000 00
Ventura	1,457 00	2,000 00
Totals	$78,753 50	$202,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
Anaheim Union Water Co. stock	$1,500 00	$1,500 00	$1,570 00
Los Angeles Cemetery Association stock	42,000 00	10,378 28	12,400 00
Raymond Improvement Co. stock	17,300 00	5,935 75	6,409 00
Totals	$60,800 00	$17,814 03	$20,379 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks and bonds	$375,000 00	$262,109 00	$390,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Hay, grain, bullion, etc.	$11,735 00	$16,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of the Commonwealth, Boston	$5,582 54
San Francisco National Bank, San Francisco	6,817 35
National Bank of the Republic, New York	44,587 86
Continental National Bank, Chicago	36,325 49
State National Bank, St. Louis	1,510 42
National Bank of Commerce, St. Louis	15,649 60
Union National Bank, Kansas City	26,960 57
Security Bank of Minnesota, Minneapolis	5,820 44
Denver National Bank, Denver	48,834 61
Philadelphia National Bank, Philadelphia	20,070 47
Chicago National Bank, Chicago	30,059 45
Sundry banks	9,367 32
Total	$251,586 12

CITIZENS BANK OF LOS ANGELES.

(Incorporated October 6, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN J. FAY, JR., President. A. J. WATERS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,600 00	Capital paid in coin	$100,000 00
Miscellaneous bonds	82,827 09	Reserve fund	29,390 52
Loans on real estate	38,500 00	Due depositors	568,717 32
Loans on personal security and overdrafts	371,212 07	Due banks and bankers	82,668 52
Money on hand	90,108 41	Other liabilities	71,051 42
Due from banks and bankers	264,774 76		
Other assets	1,805 45		
Total resources	$851,827 78	Total liabilities	$851,827 78

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. T. Stimson, 10; L. W. Blinn, 20; J. J. Fay, Jr., 10; E. G. Fay, 100; J. M. Hale, 10; Robert Hale, 30; R. J. Waters, 150; J. R. Clark, 20. Total number of shares held by the Directors is 350.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$2,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$12,500 00	$30,700 00
San Bernardino	23,000 00	60,000 00
Orange	3,000 00	12,000 00
Totals	$38,500 00	$102,700 00

AMOUNT INVESTED IN BONDS.

	Amt. Invested.	Market Value.
U. S. Mexico consolidated gold bonds, 5's	$48,985 00	$48,985 00
Miscellaneous stocks and bonds	33,842 09	33,842 09
Totals	$82,827 09	$82,827 09

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Western National Bank, New York	$124,161 89
Fort Dearbon National Bank, Chicago	14,678 84
Northern Trust Company, Chicago	11,619 07
Wells, Fargo & Co.'s Bank, San Francisco	25,105 95
First National Bank, Kansas City	23,872 44
National Shawmut Bank, Boston	62,563 47
Miscellaneous cash collections	2,773 10
Total	$264,774 76

FARMERS AND MERCHANTS BANK—LOS ANGELES.

(Incorporated February 22, 1871.)

Showing its Financial Condition at Close of Business July 31, 1899.

ISAIAS W. HELLMAN, President. HENRY J. FLEISHMAN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$153,980 04	Capital paid in coin	$500,000 00
Miscellaneous bonds and stocks	660,335 17	Reserve fund	930,267 44
Loans on real estate	930,813 95	Due depositors	4,842,954 56
Loans on stocks, bonds, and warrants	601,162 68	Other liabilities	1,012 50
Loans on personal security and overdrafts	1,224,374 05		
Money on hand	561,978 83		
Due from banks and bankers	2,120,589 69		
Other assets	21,000 09		
Total resources	$6,274,234 50	Total liabilities	$6,274,234 50

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 154; Herman W. Hellman, 20; I. N. Van Nuys, 11; I. W. Hellman, Jr., 20; Ozro W. Childs, 10; John F. Francis, 10; Andrew Glassell, 10; Wm. H. Perry, 10; Cameron E. Thom, 10. Total number of shares held by the Directors is 255.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$108,043 31	$185,000 00
Riverside	43,336 73	
Orange	2,500 00	
San Diego	100 00	
Totals	$153,980 04	$185,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$800,813 95	$1,250,000 00
Riverside	72,500 00	
San Bernardino	50,000 00	
Orange	7,500 00	
Totals	$930,813 95	$1,250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered bonds of 1907	$170,000 00	$186,011 67	$190,825 00
United States 3% registered bonds of 1918	600 00	625 00	649 50
United States 4% coupon bonds of 1925	5,000 00	6,060 00	6,450 00
United States 5% coupon bonds of 1904	250,000 00	270,531 25	278,125 00
Sundry stocks and bonds	275,000 00	193,140 66	225,000 00
Los Angeles city and county warrants	3,966 59	3,966 59	3,966 59
Totals	$704,566 59	$660,335 17	$705,016 09

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	$601,162 68	$800,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$531,506 75
Bank of California, San Francisco	15,849 99
Omaha National Bank, Omaha	7,194 57
Colorado National Bank, Denver	4,904 22
National Bank of Commerce, Kansas City	11,619 92
Illinois Trust and Savings Bank, Chicago	36,134 23
First National Bank, Chicago	230,966 10
American National Bank, Chicago	11,770 32
Merchants-Lac. National Bank, St. Louis	13,421 79
Northwestern National Bank, Minneapolis	1,775 58
National Bank of Redemption, Boston	50,654 16
Importers and Traders National Bank, New York	196,325 42
National Park Bank, New York	177,002 05
Ladenburg, Tholman & Co., New York	295,332 78
Lehman Bros., New York	313,335 76
Knauth, Nachod & Kühne, New York	18,380 37
Western National Bank, New York	68,380 04
National City Bank, New York	56,134 33
Lazard Bros. & Co., London	43,203 99
Lazard Frères & Co., Paris	10,374 96
Wm. Rosenheim & Co., Berlin	13,160 72
Med. National Bank, Philadelphia	8,571 05
Hongkong and Shanghai Banking Company, San Francisco	4,590 59
Total	$2,120,589 69

STATE BANK AND TRUST CO.—LOS ANGELES.

(Incorporated January 28, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. J. WOOLLACOTT, President. J. W. A. OFF, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$142,271 07	Capital paid in coin	$500,000 00
Miscellaneous bonds and stocks	80,210 22	Reserve fund	21,445 68
Loans on real estate	388,160 50	Due depositors	872,739 19
Loans on stocks, bonds, and warrants	40,270 25	Due banks and bankers	13,995 14
Loans on other securities (grain, etc.)	149,003 61		
Loans on personal security and overdrafts	410,550 00		
Money on hand	91,247 49		
Due from banks and bankers	76,390 72		
Other assets	30,076 15		
Total resources	$1,408,180 01	Total liabilities	$1,408,180 01

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 64; B. F. Porter, 31; R. H. Howell, 15; W. P. Gardiner, 10; C. C. Allen, 105; Warren Gillelen, 109; H. J. Woollacott, 48; J. W. A. Off, 101; J. A. Muir, 20; F. K. Rule, 66; L. C. Brand, 20. Total number of shares held by the Directors is 589.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$94,372 17	$194,000 00
San Bernardino	38,094 18	54,200 00
Riverside	9,804 72	19,550 00
Totals	$142,271 07	$267,750 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$350,500 50	$750,000 00
San Bernardino	9,610 00	9,610 00
Orange	13,550 00	25,000 00
Riverside	3,500 00	8,500 00
Kings	6,000 00	30,000 00
Ventura	5,000 00	13,500 00
Totals	$388,160 50	$836,610 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous	$130,000 00	$80,210 22	$110,000 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	$75,000 00	$40,270 25	$65,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Miscellaneous	$149,003 61	$200,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Central National Bank, Topeka	$2,765 59
Fourth National Bank, New York	17,083 59
First National Bank, Denver	29,036 29
Crocker-Woolworth National Bank, San Francisco	408 21
Merchants Loan and Trust Co., Chicago	7,675 71
San Bernardino National Bank, San Bernardino	1,844 99
Remittances	17,576 34
Total	$76,390 72

BANK OF LOS GATOS.

(Incorporated November 9, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. Lyndon, President. James J. Stanfield, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,703 33	Capital paid in coin	$50,000 00
Miscellaneous bonds and stocks	3,105 00	Reserve fund	2,260 64
Loans on real estate	9,325 00	Due depositors	91,843 06
Loans on personal security and overdrafts	54,688 18	Other liabilities	528 94
Money on hand	14,810 33		
Due from banks and bankers	33,427 30		
Other assets	2,573 50		
Total resources	$144,632 64	Total liabilities	$144,632 64

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Lyndon, 10; C. Schofield, 55; Isaac Marks, 25; F. F. Watkins, 12; James J. Stanfield, 343. Total number of shares held by the Directors is 445.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$26,348 58	$32,000 00
Monterey	354 75	600 00
Totals	$26,703 33	$32,600 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$9,325 00	$40,400 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.
Bonds		$1,130 00
Los Gatos and Saratoga Real Estate Association stock	$2,500 00	1,925 00
2 shares Commercial Bank of Los Gatos stock	100 00	50 00
Total		$3,105 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Los Gatos and Saratoga Wine and Fruit Co. stock	$3,000 00	$2,300 00	$3,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Western National Bank, New York	$20,420 95
Garden City Bank and Trust Co., San José	1,368 73
Wells, Fargo & Co.'s Bank, San Francisco	11,563 62
Sundry banks	74 00
Total	$33,427 30

COMMERCIAL BANK OF LOS GATOS.

(Incorporated April 13, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. R. Ryland, President. L. C. Trailer, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,000 00	Capital paid in coin	$60,000 00
Real estate taken for debt	10,208 45	Reserve fund	2,344 00
Miscellaneous bonds and stocks	15,688 15	Due depositors	48,066 12
Loans on real estate	4,601 38		
Loans on personal security and overdrafts	34,751 09		
Money on hand	7,707 51		
Due from banks and bankers	18,207 77		
Other assets	3,245 77		
Total resources	$110,410 12	Total liabilities	$110,410 12

The amount of capital stock is $100,000; amount subscribed is $60,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. B. Rankin, 10; Noah G. Rogers, 15; John E. Ellis, 20; L. C. Trailer, 55; J. R. Ryland, 205. Total number of shares held by the Directors is 305.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$10,208 45	$12,450 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$4,601 38	$6,800 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
305 shares of Commercial Bank of Los Gatos stock	$15,250 00	$15,250 00	$15,250 00
43 shares of Los Gatos Coöperative Wine Co. stock	430 00	438 15	645 00
Totals	$15,680 00	$15,688 15	$15,895 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, San José	$6,504 61
Commercial and Savings Bank, San José	1,498 44
Chase National Bank, New York	2,893 37
London, Paris, and American Bank, San Francisco	7,311 35
Total	$18,207 77

Description of Other Assets.

	Amt. on Books.
Collections	$128 97
Revenue stamp account	63 05
Total	$192 02

COMMERCIAL BANK OF MADERA.

(Incorporated April 25, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

RETURN ROBERTS, President. J. G. ROBERTS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,300 00	Capital paid in coin	$50,000 00
Miscellaneous bonds and stocks	41,778 00	Reserve fund	7,535 16
Loans on real estate	37,369 84	Due depositors	160,339 79
Loans on stocks	15,000 00	Other liabilities	1,031 19
Loans on other securities	7,290 00		
Loans on personal security and overdrafts	36,733 62		
Money on hand	12,641 93		
Due from banks and bankers	62,385 90		
Other assets	1,406 85		
Total resources	$218,906 14	Total liabilities	$218,906 14

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $16 66⅔.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 10; Henry Miller, 50; N. Rosenthal, 20; E. H. Cox, 5; J. G. Roberts, 5. Total number of shares held by the Directors is 90.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Madera	$4,300 00	$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Madera	$35,169 84
Kings	2,200 00
Total	$37,369 84

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
22,500 shares Madera C. & I. Co. stock	$225,000 00	$23,000 00	$23,000 00
Kings River school bonds	3,000 00	3,000 00	3,000 00
Howard school bond	600 00	600 00	600 00
Deep Well school bond	1,000 00	1,000 00	1,000 00
Madera school bond	2,500 00	2,500 00	2,500 00
15 shares Southern Pacific Company first mortgage bonds	11,325 00	11,325 00	11,325 00
County warrants	353 00	353 00	353 00
Totals		$41,778 00	$41,778 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
215 shares Bank of Hanford stock	$15,000 00	$15,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
1,599,404 pounds wheat	$6,825 00	$15,000 00
91,630 pounds barley	465 00	800 00
Totals	$7,290 00	$15,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$55,732 58
Farmers' National Bank, Fresno	6,653 32
Total	$62,385 90

BANK OF MARTINEZ.

(Incorporated October 7, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES RANKIN, President. W. A. HALE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	143,423 81	Reserve fund	27,748 29
Warrants	150 00	Due depositors	229,218 99
Loans on real estate	100,375 68	Other liabilities	2,035 11
Loans on personal security and overdrafts	49,550 39		
Money on hand	10,030 40		
Due from banks and bankers	47,447 10		
Other assets	4,025 01		
Total resources	$359,002 39	Total liabilities	$359,002 39

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: James Rankin, 45; B. Fernandez, 50; W. S. Tinning, 55; Chas. H. Hale, 33⅓; W. A. Hale, 55. Total number of shares held by the Directors is 238⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	$111,739 68	$115,400 00
Tulare	14,004 00	15,000 00
Kings	9,000 00	10,000 00
Fresno	6,133 08	7,000 00
Alameda	2,547 05	2,600 00
Totals	$143,423 81	$150,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	$75,131 71	$110,000 00
Fresno	12,504 11	15,000 00
Kings	10,004 86	16,000 00
Tulare	2,735 00	3,500 00
Totals	$100,375 68	$144,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Claim on State of California	$150 00	$150 00	$150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$42,810 56
Union National Bank, Oakland	2,543 02
National Union Bank, New York	2,093 52
Totals	$47,447 10

DECKER, JEWETT & CO. BANK—MARYSVILLE.

(Incorporated November, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. JEWETT, President. A. C. BINGHAM, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,000 00	Capital paid in coin	$150,000 00
Real estate taken for debt	14,934 59	Reserve fund	4,192 61
City warrants	430 95	Due depositors	154,363 49
Loans on real estate	140,775 00	Due banks and bankers	52,756 14
Loans on personal security and overdrafts	159,877 62		
Money on hand	26,330 27		
Due from banks and bankers	2,330 01		
Other assets	4,633 80		
Total resources	$361,312 24	Total liabilities	$361,312 24

The amount of capital stock is $150,000; amount subscribed is $150,000; amount paid in coin is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 75; W. T. Ellis, 50; D. E. Knight, 175; Thos. Dougall, 185. Total number of shares held by the Directors is 885.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	$11,989 18	$13,440 00
Yuba	2,945 41	3,600 00
Totals	$14,934 59	$17,040 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$9,200 00	$15,600 00
Sutter	48,725 00	123,500 00
Yuba	82,850 00	173,500 00
Totals	$140,775 00	$312,600 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
City of Marysville warrants	$430 95	$430 95	$430 95

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

American Exchange National Bank, New York	$2,111 70
National Bank of D. O. Mills & Co., Sacramento	218 31
Total	$2,330 01

THE RIDEOUT BANK, MARYSVILLE, AND ITS AGENCY AT GRIDLEY.

(Incorporated November 1, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. D. Rideout, President. C. S. Brooks, Cashier.

Dunning Rideout, Vice-President.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	19,822 37	Reserve fund	87,965 79
Miscellaneous bonds and stocks	58,886 77	Due depositors	594,905 05
Loans on stocks	53,265 11	Due banks and bankers	41,436 64
Loans on real estate	96,239 09	Other liabilities	2,828 61
Loans on other securities	34,432 02		
Loans on personal security and overdrafts	459,666 89		
Money on hand	51,367 92		
Due from banks and bankers	169,821 95		
Other assets	8,633 97		
Total resources	$977,136 09	Total liabilities	$977,136 09

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $250,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,730; E. A. Davis, 50; Justus Greely, 50; Dunning Rideout, 20; C. S. Brooks, 50. Total number of shares held by the Directors is 3,900.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	$11,210 69	$11,500 00
Butte	8,611 68	9,600 00
Totals	$19,822 37	$21,100 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yuba	$29,959 18	$58,000 00
Sutter	31,460 07	46,000 00
Butte	32,069 84	55,350 00
Alameda	2,750 00	4,000 00
Totals	$96,239 09	$163,350 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1907	$8,000 00	$9,040 00	$9,040 00
307 shares Marysville Woolen Factory stock	21,490 00	7,675 00	7,675 00
1,267 shares Northern California Bank of Savings stock	25,340 00	29,070 13	31,675 00
Warrants against the City of Marysville and the County of Yuba	13,101 64	13,101 64	13,101 64
Totals	$67,931 64	$58,886 77	$61,491 64

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Stocks of sundry California corporations	$369,195 00	$53,265 11	$169,210 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat, barley, and canned fruits stored in various warehouses in Yuba, Sutter, and Butte Counties	$34,432 02	$50,218 78

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$40,531 04
California State Bank, Sacramento	3,335 24
J. P. Morgan & Co., New York	64,271 09
Bank of Butte County, Chico	55,886 48
Sundry checks in course of collection from various banks	5,798 10
Total	$169,821 95

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Sundry foreign and mutilated silver coins	$9 45	$9 45
$5\frac{82}{100}$ ounces gold dust	95 60	96 10
Sundry U. S. Internal Revenue stamps	520 68	520 68
Undivided one half interest in Policy No. 695,807 of Mutual Life Insurance Company of New York	1,250 00	1,250 00
Totals	$1,875 73	$1,876 23

COMMERCIAL BANK—MERCED.

(Incorporated June 25, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. D. BRADLEY, President. L. G. WORDEN, Cashier.

Resources.		*Liabilities.*	
County warrants	$446 55	Capital paid in coin	$50,000 00
Loans on real estate	94,408 14	Reserve fund	4,887 26
Loans on stocks	15,694 25	Due depositors	273,370 30
Loans on other securities	17,517 70	Due banks and bankers	2,677 96
Loans on personal security and overdrafts	105,818 86	Other liabilities	1,307 04
Money on hand	22,308 60		
Due from banks and bankers	69,039 14		
Other assets	7,009 32		
Total resources	$332,242 56	Total liabilities	$332,242 56

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Crocker, 36; J. D. Bradley, 10; E. T. Dixon, 10; G. Garibaldi, 10; M. Goldman, 20; H. C. Wolfsen, 10; W. H. Hartley, 35. Total number of shares held by the Directors is 131.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Merced	$87,808 14	$170,000 00
Stanislaus	5,600 00	15,000 00
Madera	1,000 00	10,000 00
Totals	$94,408 14	$195,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
County warrants	$446 55	$446 55	$446 55

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
88 shares Commercial Bank of Merced stock	$8,800 00	$7,030 75	$9,658 00
45 shares Merced Mutual Building and Loan Association stock	9,000 00	3,763 50	5,210 00
10 shares Pacific States Savings, Building, and Loan Co. stock	1,000 00	400 00	800 00
10,827 shares Fin de Siècle Investment Co. stock	108,270 00	4,000 00	54,135 00
160 shares Commercial and Savings Bank of Merced stock	800 00	500 00	800 00
Totals	$127,870 00	$15,694 25	$70,603 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain	$17,517 70	$25,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$53,745 50
First National Bank, Stockton	13,861 93
National Park Bank, New York	1,431 71
Total	$69,039 14

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Accrued interest	$4,533 63	$4,533 63

MODESTO BANK.

(Incorporated October 28, 1878.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. L. CRESSEY, President. J. R. BROUGHTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$175,000 00
Real estate taken for debt	44,000 00	Reserve fund	80,345 82
Miscellaneous bonds and stocks	17,004 56	Due depositors	197,952 91
Loans on real estate	203,514 01	Other liabilities	37,488 15
Loans on stocks and bonds	26,367 35		
Loans on other securities	13,150 00		
Loans on personal security and overdrafts	144,236 86		
Money on hand	11,057 12		
Due from banks and bankers	5,017 26		
Other assets	1,439 72		
Total resources	$490,786 88	Total liabilities	$490,786 88

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $175,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 543; O. McHenry, 309: F. A. Cressey, 126; J. R. Broughton, 50; H. P. Weyer, 40; T. K. Beard, 10. Total number of shares held by the Directors is 1,078.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$43,600 00	$43,600 00
Kern	400 00	400 00
Totals	$44,000 00	$44,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	$154,214 01	$190,000 00
Merced	41,800 00	75,000 00
Tulare	4,500 00	5,000 00
Solano	3,000 00	6,000 00
Totals	$203,514 01	$276,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Turlock Irrigation District bonds	$5,000 00	$4,500 00	
Modesto Irrigation District bonds	3,000 00	2,700 00	
Knights Ferry School bonds	1,800 00	1,800 00	$1,800 00
Modesto Gas Co. stock	20,000 00	8,000 00	10,000 00
County warrants	4 56	4 56	4 56
Totals	$29,804 56	$17,004 56	

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
274 shares Modesto Bank stock	$19,180 00	$13,417 00	$27,400 00
144 shares Odd Fellows' Hall Association stock	14,400 00	1,700 00	10,000 00
5 shares Modesto Building and Loan stock	500 00	241 15	650 00
500 shares Stanislaus Milling and Power Co. stk.	50,000 00	8,000 00	20,000 00
7 Modesto Irrigation District bonds	3,500 00	3,009 20	
Totals	$87,580 00	$26,367 35	

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain in warehouse	$13,150 00	$16,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$844 87
First National Bank of Stockton	3,595 96
Bank of America, New York	576 63
Total	$5,017 26

BANK OF MONTEREY.

(Incorporated December 31, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

T. J. Field, Vice-President. Chas. D. Henry, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,456 35	Capital paid in coin	$85,000 00
Real estate taken for debt	3,749 62	Reserve fund	13,837 21
Loans on real estate	39,530 57	Due depositors	109,066 33
Loans on stocks	42,406 16		
Loans on personal security and overdrafts	61,466 37		
Money on hand	21,774 26		
Due from banks and bankers	28,370 37		
Other assets	2,149 84		
Total resources	$207,903 54	Total liabilities	$207,903 54

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $85,000. The stock will not be issued until the full amount of capital is paid in; the amount paid on each share of stock is $85.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 100; T. J. Field, 60; M. M. Gragg, 100; Francis Doud, 100; H. A. Greene, 50; J. B. H. Cooper, 50; P. Ayer, 35. Total number of shares held by the Directors is 495.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$650 00	$1,000 00
Wasco, Oregon	3,099 62	3,500 00
Totals	$3,749 62	$4,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$39,530 57	$70,000 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Monterey and Pacific Grove Street Railway and Electric Power Co. stock	$60,000 00	$12,700 00	$20,000 00
El Paso de Robles Springs Hotel stock	13,000 00	13,298 16	13,000 00
Bank of Monterey stock	31,000 00	15,908 00	30,580 00
California State Savings Bank stock	11,960 00	500 00	1,196 00
Totals	$115,960 00	$42,406 16	$64,776 00

Amount Due from, or Deposited with, other Banks or Bankers.

Donohoe-Kelly Banking Co., San Francisco	$9,629 93
National Park Bank, New York	13,935 70
Merchants' National Bank, Chicago	3,544 81
Salinas City Bank	671 65
San José Safe Deposit Bank	97 96
Farmers and Merchants' Bank, Los Angeles	30 32
Miscellaneous banks	460 00
Total	$28,370 37

Description of Other Assets.

Revenue stamps	$161 00

JAMES H. GOODMAN & CO. BANK—NAPA.

(Incorporated June 30, 1889.)

Showing its Financial Condition at Close of Bwsiness July 31, 1899.

GEORGE E. GOODMAN, President. E. S. CHURCHILL, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	64,631 48	Reserve fund	128,986 48
Loans on real estate	376,411 34	Due depositors	394,405 85
Loans on stocks	650 00	Due banks and bankers	45,738 90
Loans on other securities	85,211 72		
Loans on personal security and overdrafts	308,968 92		
Money on hand	19,036 63		
Due from banks and bankers	2,151 94		
Other assets	7,069 20		
Total resources	$869,131 23	Total liabilities	$869,131 23

The amount of capital stock is $500,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. S. Churchill, 1,260; George E. Goodman, 1,000; J. C. Noyes, 250; H. P. Goodman, 70; J. A. McClelland, 10; F. E. Johnston, 10; H. H. Knapp, 270. Total number of shares held by the Directors is 2,870.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$64,631 48	$65,985 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa, Lake, and Tehama	$376,411 34	$733,610 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Napa Water Co. stock	$1,165 00	$650 00	$1,269 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine, cooperage, machinery, and grain	$85,211 72	$189,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$2,151 94

BANK OF NAPA.

(Incorporated September 14, 1871.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. M. CHAPMAN, President. HENRY BROWN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$14,000 00	Capital paid in coin	$175,000 00
Real estate taken for debt	29,035 53	Reserve fund	69,981 70
Miscellaneous bonds and stocks	107,581 00	Due depositors	157,495 89
Loans on real estate	112,579 00		
Loans on stocks	9,943 94		
Loans on personal security	107,019 12		
Money on hand	18,326 72		
Due from banks and bankers	3,534 28		
Other assets	458 00		
Total resources	$402,477 59	Total liabilities	$402,477 59

The amount of capital stock is $175,000; amount subscribed is $175,000; amount paid in coin is $175,000. The total number of shares of stock issued is 1,750; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. M. Chapman, 45; Levi Chapman, 5; C. A. Derby, 58; Seneca Ewer, 10; S. E. Holden, 15; F. G. Huskey, 18; W. D. Mansfield, 5; H. C. Tallman, 20; T. B. Hutchinson, 6; N. L. Lester, 65; J. W. Miller, 10; James Mason, 9; Chas. Robinson, 18; P. S. King, 4; A. W. Robinson, 5; J. D. Smyth, 79; W. A. Trubody, 18. Total number of shares held by the Directors is 390.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Market Value.
Fresno—	
960 acres of land	$1,850 00
Contra Costa—	
55 acres of land	1,000 00
Napa—	
Occidental wine cellar, farm, and cooperage	15,400 00
Tract in North Napa	1,500 00
Half interest in J. B. Murphy farm	1,252 36
186 acres on Howell Mountain	500 00
3 tracts formerly owned by S. Wardner	5,800 00
Brewer farm of 20 acres	1,630 17
4 acres in Pope Valley	103 00
Total	$29,035 53

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	$6,000 00	$7,000 00
Contra Costa	2,150 00	5,900 00
Territory of Arizona	450 00	1,000 00
Alameda and Fresno	2,117 00	2,300 00
Napa	101,862 00	155,000 00
Totals	$112,579 00	$171,200 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
500 shares Napa Valley Wine Co. stock	$50,000 00	$40,000 00	$40,000 00
118 shares St. Helena Water Co. stock	1,180 00	708 00	708 00
15 shares Napa Building and Loan Association stock	3,000 00	1,107 00	1,500 00
United States new 4% bonds	20,000 00	25,473 00	26,000 00
100 shares Cal. S. D. & Tr. Co. stock	10,000 00	9,737 00	9,800 00
100 shares Spring Valley Water Co. stock	10,000 00	10,156 00	10,225 00
200 shares Anglo-Californian Bank stock	10,000 00	13,150 00	13,200 00
25 shares Bank of California stock	2,500 00	6,450 00	7,000 00
8 Spring Valley School District bonds	800 00	800 00	824 00
Totals	$107,480 00	$107,581 00	$109,257 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
83 shares Bank of Napa stock	$8,300 00	$2,785 00	$8,300 00
130 shares Norton Tanning Co. stock	13,000 00	5,000 00	13,000 00
50 shares Napa Valley Wine Co. stock	5,000 00	1,000 00	5,000 00
9 shares Thompson, Beard & Sons' stock	4,500 00	1,058 94	4,500 00
4 shares Napa City Water Co. stock	100 00	100 00	100 00
Totals	$30,900 00	$9,943 94	$30,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy New York Mutual Life Insurance Co.	$4,661 00	$5,000 00
Life insurance policy Connecticut Mutual, paid-up policy	550 00	1,266 00
Totals	$5,211 00	$6,266 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$1,357 80
Central National Bank, New York	2,176 48
Total	$3,534 28

PEOPLE'S STATE BANK—NATIONAL CITY.

(Incorporated October 17, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

DR. L. F. JONES, President. E. THELEN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$5,171 77	Capital paid in coin	$23,900 00
Miscellaneous bonds	1,500 00	Reserve fund	1,064 81
Loans on real estate	23,662 46	Due depositors	30,074 70
Loans on personal security and overdrafts	7,837 63		
Money on hand	2,255 15		
Due from banks and bankers	12,130 15		
Other assets	2,182 35		
Total resources	$55,039 51	Total liabilities	$55,039 51

The amount of capital stock is $50,000; amount subscribed is $23,900; amount paid in coin is $23,900. The total number of shares of stock issued is 239; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Dr. L. F. Jones, 1; E. Thelan, 30; R. Strahl, 65; H. Shaubut, 40; F. H. Sanborn, 1. Total number of shares held by the Directors is 137.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$535 33	$633 98
San Diego	4,636 44	5,500 00
Totals	$5,171 77	$6,133 98

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Minnehaha County, South Dakota	$3,150 00	$4,500 00
Los Angeles	10,713 00	20,000 00
San Diego	9,799 46	18,000 00
Totals	$23,662 46	$42,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Linda Vista Irrigation bonds, secured by dam and reservoir site	$2,500 00	$1,500 00	$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Consolidated National Bank	$1,311 66
Old National Bank, Spokane	450 00
First National Bank of Paris	1,000 00
Bank of California, San Francisco	942 82
Bank of Commerce, San Diego	7,236 16
Western National Bank, New York	1,189 51
Total	$12,130 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Internal revenue stamps	$35 99	$35 99

COMMERCIAL BANK—NORTH ONTARIO.

(Incorporated March 29, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES L. PAUL, President. M. F. PALMER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,128 58	Capital paid in coin	$12,500 00
Loans on real estate	2,500 00	Reserve fund	1,084 41
Loans on stocks	2,500 00	Due depositors	41,155 46
Loans on personal security and overdrafts	23,206 82		
Money on hand	893 84		
Due from banks and bankers	19,794 00		
Other assets	1,716 63		
Total resources	$54,739 87	Total liabilities	$54,739 87

The amount of capital stock is $12,500; amount subscribed is $25,000; amount paid in coin is $12,500. The total number of shares of stock issued is 250; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: James L. Paul, 20; Charles E. Harwood, 25; P. E. Walline, 5; Charles E. Ruedy, 13; W. T. Leeke, 1. Total number of shares held by the Directors is 64.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$2,500 00	$5,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
30 shares San Antonio Water Co. stock	$3,000 00	$2,500 00	$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$14 17
National Bank of the Republic, Chicago	8,884 10
Chase National Bank, New York	1,823 97
First National Bank, Los Angeles	7,559 32
Citizens Bank, Ontario	1,512 44
Total	$19,794 00

CITIZENS BANK OF NEVADA CITY.

(Incorporated September 19, 1876.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. M. PRESTON, President. JOHN T. MORGAN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	6,845 50	Reserve fund	45,218 75
Miscellaneous bonds and stocks	123,932 94	Due depositors	445,876 35
Loans on real estate	42,898 90	Other liabilities	905 68
Loans on stocks and bonds	16,945 00		
Loans on other securities	9,389 18		
Loans on personal security and overdrafts	96,116 53		
Money on hand	85,731 79		
Due from banks and bankers	150,094 41		
Other assets	5,046 53		
Total resources	$542,000 78	Total liabilities	$542,000 78

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527; D. E. Morgan, 107; L. Housman, 21; Dr. R. M. Hunt, 4; Niles Searls, 2.80; George M. Hughes, 1.50. Total number of shares held by the Directors is 1,576.30.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada	$6,845 50	$7,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Nevada	$38,398 90	$70,000 00
Placer	4,500 00	4,500 00
Totals	$42,898 90	$74,500 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable bonds	$5,000 00	$5,500 00	$6,400 00
South Yuba Water bonds	33,000 00	31,300 00	34,850 00
Grass Valley School bonds	3,000 00	3,055 00	3,055 00
Spring Valley Water bonds, 6%	15,000 00	17,805 00	17,400 00
Spring Valley Water bonds, 4%	27,000 00	27,002 50	28,000 00
Nevada City Water bonds	19,000 00	19,249 94	19,500 00
Nevada City School bonds	4,000 00	4,100 00	4,100 00
United States 4% coupon bonds	4,000 00	4,460 00	4,460 00
Colfax School bonds	10,000 00	10,100 00	10,100 00
Nevada County Narrow Gauge Railroad bonds	1,000 00	1,000 00	1,080 00
Penn Valley Creamery stock	100 00	100 00	100 00
Spring Valley Water stock	200 00	195 00	200 00
County warrants	65 50	65 50	65 50
Totals	$121,365 50	$123,932 94	$129,310 50

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Pacific States Building and Loan Ass'n stock	$10,500 00	$2,090 00	$4,000 00
Spring Valley Water stock	5,300 00	1,325 00	5,300 00
Red Dog Mining Co. stock	15,000 00	2,850 00	4,000 00
Spring Valley Water bonds	2,000 00	1,450 00	2,300 00
Market Street Railway bonds	1,000 00	1,000 00	1,265 00
South Yuba Water bonds	3,000 00	1,380 00	3,300 00
San Francisco Gas and Electric Co. stock	2,000 00	2,150 00	1,400 00
Pacific Light stock	4,000 00	1,550 00	1,680 00
Nevada County Narrow Gauge Railroad bonds	12,000 00	5,150 00	12,000 00
Totals	$54,800 00	$16,945 00	$35,245 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Paid-up life insurance	$1,095 00	$2,500 00
Gold bullion	4,440 00	5,050 00
Pass books, Hibernia Savings and Loan Society	3,854 18	5,000 00
Totals	$9,389 18	$12,550 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$25,750 01
First National Bank, San Francisco	52,192 56
London, Paris, and American Bank, San Francisco	27,150 67
D. O. Mills & Co., Sacramento	38,634 80
National Bank of North America, New York	6,366 37
Total	$150,094 41

Description of Other Assets.

	Amt. on Books.	Market Value.
Gold bullion	$1,046 53	$1,050 00

BANK OF OAKDALE.

(Incorporated January 18, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. HASLACHER, President. LOUIS KAHN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,000 00	Capital paid in coin	$42,690 00
Loans on real estate	11,613 00	Reserve fund	57,476 82
Loans on bonds	950 00	Due depositors	103,385 07
Loans on personal security and overdrafts	170,746 00	Due banks and bankers	4,026 45
Money on hand	2,545 40		
Due from banks and bankers	13,666 21		
Other assets	1,057 73		
Total resources	$207,578 34	Total liabilities	$207,578 34

The amount of capital stock is $150,000; amount subscribed is $142,300; amount paid in coin is $42,690. The total number of shares of stock issued is 1,423; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 220; Louis Kahn, 120; J. D. Bentley, 57; R. H. Bentley, 39; Thos. B. Dorsey, 5; J. C. Laughlin, 5; E. A. Clifford, 10; Louis H. Frankenheimer, 50; Sam Frankenheimer, 50. Total number of shares held by the Directors is 556.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$7,000 00	$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	$11,613 00	$24,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
United States 4% bond of 1907	$1,000 00	$950 00	$1,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$3,994 53
First National Bank, Stockton	9,205 12
Commercial Bank, Merced	466 56
Total	$13,666 21

CALIFORNIA BANK—OAKLAND.

(Incorporated August, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. Edward Collins, President. Frank H. Brooks, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$14,763 91	Capital paid in coin	$100,000 00
Miscellaneous stocks	683 90	Reserve fund	3,093 09
Loans on real estate	51,385 12	Due depositors	123,357 34
Loans on stocks	6,995 00	Due banks and bankers	20,482 30
Loans on other securities	9,183 81	Other liabilities	5,151 01
Loans on personal security and overdrafts	148,899 64		
Money on hand	11,793 60		
Due from banks and bankers	1,930 34		
Other assets	6,448 42		
Total resources	$252,083 74	Total liabilities	$252,083 74

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Edward Collins, 431; Benjamin Smith, 50; J. W. Phillips, 45; Ansen Barstow, 25; John A. Britton, 10; James P. Taylor, 10; W. W. Whitman, 10. Total number of shares held by the Directors is 581.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$9,767 74	$9,767 74
Glenn	2,399 77	5,000 00
Tulare	2,596 40	2,900 00
Totals	$14,763 91	$17,667 74

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$44,385 12	$59,100 00
Placer	5,000 00	5,000 00
Tulare	2,000 00	3,000 00
Totals	$51,385 12	$67,100 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
Building and Loan Association stocks	$600 00	$400 25	$600 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Building and Loan Association stocks	$6,103 50	$4,195 00	$6,103 50
Bank stock	500 00	500 00	650 00
Miscellaneous stocks	1,400 00	2,300 00	1,400 00
Totals	$8,003 50	$6,995 00	$8,103 50

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Piano contract	$200 00	$250 00
Street contracts	2,983 81	3,000 00
State judgment	6,000 00	11,050 00
Totals	$9,183 81	$14,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$679 75
American Exchange National Bank, New York	648 13
Merchants National Bank, Chicago	602 46
Total	$1,930 34

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
City warrants	$347 66	$347 66

BANK OF OCEANSIDE.

(Incorporated June, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. D. DEXTER, President. E. S. PAYNE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,018 45	Capital paid in coin	$25,000 00
Real estate taken for debt	11,933 68	Reserve fund	659 89
Miscellaneous bonds and stocks	3,362 60	Due depositors	16,743 16
Loans on real estate	365 00	Due banks and bankers	8 95
Loans on other securities	60 00	Other liabilities	1,000 00
Loans on personal security and overdrafts	3,217 58		
Money on hand	1,092 18		
Due from banks and bankers	6,217 56		
Other assets	1,144 95		
Total resources	$43,412 00	Total liabilities	$43,412 00

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 2; W. V. Nichols, 1; T. C. Exton, 1; E. Scates, 5; E. S. Payne, 2. Total number of shares held by the Directors is 11.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$2,618 86	$4,600 00
San Diego	9,314 82	7,500 00
Totals	$11,933 68	$12,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$365 00	$800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value
Bank of Oceanside stock	$9,500 00	$3,362 60	$9,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage	$60 00	$100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Consolidated National Bank, San Diego	$588 88
First National Bank, Los Angeles	381 65
London, Paris, and American Bank, San Francisco	751 23
Los Angeles National Bank	945 10
Merchants National Bank, San Diego	3,243 74
Chase National Bank, New York	271 96
Sundry banks	35 00
Total	$6,217 56

ONTARIO STATE BANK.

(Incorporated August 6, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. T. STAMM, President. FRED B. STAMM, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$16,135 14	Capital paid in coin	$44,500 00
Miscellaneous stocks	3,406 25	Due depositors	72,998 76
Loans on real estate	38,900 00	Due banks and bankers	433 09
Loans on stocks	16,000 00	Other liabilities	4,613 66
Loans on other securities	3,000 00		
Loans on personal security and overdrafts	11,201 99		
Money on hand	9,311 02		
Due from banks and bankers	16,482 23		
Other assets	8,108 88		
Total resources	$122,545 51	Total liabilities	$122,545 51

The amount of capital stock is $50,000; amount subscribed is $44,500; amount paid in coin is $44,500. The total number of shares of stock issued is 445; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. T. Stamm, 76; Fred B. Stamm, 34; George T. Stamm, 18; George C. Hagar, 10; Lyman Stewart, 24; C. Frankish, 35. Total number of shares held by the Directors is 197.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$16,135 14	$16,135 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$37,000 00	$55,000 00
Los Angeles	1,900 00	4,000 00
Totals	$39,900 00	$59,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
People's Warehouse Co. stock	$500 00	$500 00	$500 00
San Antonio Water Co. stock	2,775 25	2,906 00	3,468 75
Totals	$3,275 25	$3,406 00	$3,968 75

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ontario State Bank stock	$4,500 00	$3,500 00	$4,500 00
Ontario Land and Improvement Co. stock	30,000 00	9,000 00	15,000 00
San Antonio Water Co. stock	1,000 00	500 00	1,250 00
San Antonio Water Co. stock	4,000 00	3,000 00	5,000 00
Totals	$39,500 00	$16,000 00	$25,750 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
48 tons dried fruit	$3,000 00	$6,720 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Kountze Bros., New York	$3,789 38
Nevada National Bank, San Francisco	2,005 35
Farmers and Merchants' Bank, Los Angeles	10,687 50
Total	$16,482 23

CITIZENS BANK OF ONTARIO.

(Incorporated, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. P. ROBERTSON, President. M. V. MCQUIGG, Cashier.

Resources.		*Liabilities.*	
Bank premises	$34,242 35	Capital paid in coin	$50,000 00
Real estate taken for debt	6,450 00	Reserve fund	10,985 66
Miscellaneous bonds and stocks	1,775 00	Due depositors	135,428 78
Loans on real estate	45,900 00	Due banks and bankers	218 03
Loans on stocks and bonds	5,600 00		
Loans on personal security and overdrafts	64,896 09		
Money on hand	6,749 97		
Due from banks and bankers	30,850 41		
Other assets	168 65		
Total resources	$196,632 47	Total liabilities	$196,632 47

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Robertson, 21; Jos. L. Paul, 36; A. P. Harwood, 5; G. S. Barrett, 5; E. W. Reid, 10. Total number of shares held by the Directors is 77.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$6,450 00	$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$1,150 00	$1,750 00
San Bernardino	34,400 00	59,500 00
Totals	$35,900 00	$77,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Orange-Growers' Bank of Riverside stock	$250 00	$250 00
San Jacinto and Pleasant Valley Irrigation District bonds	1,250 00	1,250 00
San Antonio Water Co. stock	275 00	275 00
Totals	$1,775 00	$1,775 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
San Antonio Water Co. stock	$2,000 00	$1,300 00	$2,000 00
San Antonio Water Co. bonds	4,000 00	2,500 00	4,000 00
Etiwanda Water Co. stock	1,600 00	400 00	1,600 00
Hemosa Water Co. stock	1,000 00	500 00	1,000 00
Cucamonga Water Co. stock	100 00	600 00	800 00
North Ontario Packing Co. stock	1,000 00	300 00	1,500 00
Totals	$9,700 00	$5,600 00	$10,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Citizens Bank, Los Angeles	$16,672 04
Bank of California, San Francisco	2,950 90
First National Bank, Pasadena	730 57
Hanover National Bank, New York	6,526 97
American Trust and Savings Bank, Chicago	3,969 93
Total	$30,850 41

BANK OF ORANGE.

(Incorporated, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. PALMER, President. C. J. OVERSHINER, Accountant.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	2,234 75	Reserve fund	12,228 80
Loans on real estate	41,490 00	Due depositors	106,466 87
Loans on personal security and overdrafts	23,511 99	Other liabilities	3,038 86
Money on hand	5,730 45		
Due from banks and bankers	61,366 29		
Other assets	2,401 05		
Total resources	$146,734 53	Total liabilities	$146,734 53

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 22; D. Hallady, 10; G. J. Mosbough, 10; E. A. Thelan, 10; D. C. Pixley, 16; William H. Burnham, 14; W. S. Derby, 12. Total number of shares held by the Directors is 94.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$2,234 75	$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$39,720 00	$70,000 00
Riverside	1,270 00	3,000 00
Los Angeles	500 00	1,500 00
Totals	$41,490 00	$74,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Citizens Bank, Los Angeles	$3,534 68
First National Bank, New York	41,908 22
Bank of California, San Francisco	4,124 79
Commercial Bank, Santa Ana	11,798 60
Total	$61,366 29

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Revenue stamps	$45 00

BANK OF ORLAND.

(Incorporated March, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. SCEARCE, President. S. W. MURDOCK, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,329 86	Capital paid in coin	$50,000 00
Real estate taken for debt	25,505 73	Reserve fund	632 54
Loans on real estate	4,868 42	Due depositors	24,327 13
Loans on other securities	829 86	Due banks and bankers	29,000 00
Loans on personal security and overdrafts	52,787 37	Other liabilities	2,792 24
Money on hand	4,318 49		
Due from banks and bankers	1,887 00		
Other assets	6,225 18		
Total resources	$106,751 91	Total liabilities	$106,751 91

The amount of capital stock is $500,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. C. Nelson, 370; L. Scearce, 370; H. C. Nelson, 30; W. E. Scearce, 30; S. W. Murdock, 200. Total number of shares held by the Directors is 1,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	$25,505 73	$29,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	$4,868 42	$14,850 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
736 sacks wheat	$662 14	$800 00
200 sacks barley	167 72	180 00
Totals	$829 86	$980 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$1,700 66
American Exchange National Bank, New York	186 34
Total	$1,887 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Mortgage in the Supreme Court	$2,480 00	$3,800 00

BANK OF OROVILLE.

(Incorporated June 18, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. C. LILLIS, President. C. H. SCHIVELEY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$1,900 00	Capital paid in coin	$50,000 00
Real estate taken for debt	2,817 53	Reserve fund	3,741 96
Miscellaneous bonds and stocks	56,603 71	Due depositors	79,489 93
Loans on real estate	19,665 90	Due banks and bankers	463 66
Loans on personal security and overdrafts	31,052 01	Other liabilities	3,594 12
Money on hand	11,939 46		
Due from banks and bankers	7,398 38		
Other assets	5,912 70		
Total resources	$137,289 69	Total liabilities	$137,289 69

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 675; N. Goldstein, 125; J. M. Ward, 50; E. Tucker, 5; C. H. Schiveley, 1. Total number of shares held by the Directors is 856.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$1,617 53	$2,500 00
Placer	1,200 00	1,200 00
Totals	$2,817 53	$3,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$9,220 00	$40,000 00
Butte	8,445 90	25,000 00
Shasta	2,000 00	7,000 00
Totals	$19,665 90	$72,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oakland Gas Company bonds	$50,000 00	$25,797 25	$27,000 00
Oroville Gas, Electric Light, and Power Company stock	17,300 00	12,635 00	17,300 00
Buffalo Brewing Company stock	10,000 00	11,000 00	12,000 00
Giant Powder Company stock	10,000 00	7,125 00	7,400 00
Totals	$87,300 00	$56,557 25	$63,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$3,587 03
National Bank of D. O. Mills & Co., Sacramento	283 37
Laidlaw & Co., New York	3,527 98
Total	$7,398 38

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	$554 70	$554 70
Revenue stamps	194 05	194 05
Totals	$748 75	$748 75

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

(Incorporated May 31, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. D. RIDEOUT, President. L. L. GREEN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	23,255 85	Reserve fund	19,977 31
Miscellaneous bonds and stocks	31,763 55	Due depositors	206,869 12
Loans on real estate	60,640 75	Due banks and bankers	49,626 78
Loans on stocks	9,547 98	Other liabilities	250 95
Loans on personal security and overdrafts	158,553 18		
Money on hand	18,236 90		
Due from banks and bankers	59,096 05		
Other assets	6,629 90		
Total resources	$376,724 16	Total liabilities	$376,724 16

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $100,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $33 33⅓.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,505; C. S. Brooks, 50; John C. Gray, 50; M. Reyman, 100; James C. Gray, 50; H. P. Stow, 200; L. L. Green, 50. Total number of shares held by the Directors is 2,005.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$23,255 85	$23,560 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$58,748 75	$107,500 00
Plumas	1,892 00	6,000 00
Totals	$60,640 75	$113,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
480 shares Merrimac Land and Lumber Co. stock	$48,000 00	$24,831 34	$25,087 20
5 second mortgage bonds of Spring Valley Water Works	5,000 00	5,150 00	5,187 50
Totals	$53,000 00	$29,981 34	$30,274 70

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Oroville Citrus Association stock	$1,000 00	$1,000 00	$1,500 00
1999 shares Oroville Water Co. stock	19,990 00	8,547 98	15,992 00
Totals	$20,990 00	$9,547 98	$17,492 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$38,522 28
Bank of Butte County, Chico	20,573 77
Total	$59,096 05

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$356 97	$356 97
Planing mill machinery, stored in warehouse	2,623 68	3,500 00
Totals	$2,980 65	$3,856 97

BANK OF PALO ALTO.

(Incorporated October 18, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOSEPH HUTCHINSON, Vice-President. G. R. PARKINSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,605 93	Capital paid in coin	$20,000 00
Real estate taken for debt	2,355 10	Reserve fund	7,154 88
Loans on real estate	19,750 00	Due depositors	66,272 08
Loans on personal security and overdrafts	36,515 83		
Money on hand	8,085 02		
Due from banks and bankers	19,100 21		
Other assets	3,014 87		
Total resources	$93,426 96	Total liabilities	$93,426 96

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph Hutchinson, 50; Charles D. Marx, 10; Charles R. Parkinson, 10; G. R. Parkinson, 129. Total number of shares held by the Directors is 199.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$2,355 10	$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$19,750 00	$53,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$5,869 02
Hanover National Bank, New York	12,934 22
Garden City Bank and Trust Co., San José	296 97
Total	$19,100 21

DESCRIPTION OF OTHER ASSETS.

Internal revenue stamps	$109 95

SAN GABRIEL VALLEY BANK—PASADENA.

(Incorporated February 15, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

FRANK C. BOLT, President. GEO. B. POST, Cashier.

Resources.		*Liabilities.*	
Bank premises	$23,575 74	Capital paid in coin	$50,000 00
Real estate taken for debt	19,942 53	Reserve fund	19,720 91
Miscellaneous bonds and stocks	21,974 50	Due depositors	441,222 95
Loans on real estate	130,231 00		
Loans on stocks and bonds	60,302 00		
Loans on personal security and overdrafts	103,904 99		
Money on hand	33,609 09		
Due from banks and bankers	111,931 36		
Other assets	5,472 65		
Total resources	$510,943 86	Total liabilities	$510,943 86

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank C. Bolt, 70; J. W. Hugus, 20; J. H. Holmes, 10; W. S. Wright, 10; W. H. Allen, 5; Webster Wotkyns, 5; S. Washburn, 10. Total number of shares held by the Directors is 130.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$11,267 57
Riverside	8,674 96
Total	$19,942 53

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$115,231 00	$288,077 00
San Bernardino	9,000 00	16,000 00
Duluth, Minnesota	6,000 00	12,000 00
Totals	$130,231 00	$316,077 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
5 bonds Pasadena Consolidated Gas Co.	$1,700 00	$1,700 00	$1,700 00
4 bonds Pasadena Electric Lig't and Power Co.	4,000 00	4,000 00	4,200 00
1 bond Edison Electric Light Co.	1,000 00	1,000 00	1,040 00
11 bonds Los Angeles and Pasadena Electric Railway Co.	11,000 00	11,002 50	11,159 50
316 shares Rubio Cañon Water Co. stock	15,800 00	3,164 00	4,746 00
30½ shares Pasadena Lake Vineyard Land and Water Co. stock	1,525 00	608 00	762 00
10 shares Los Angeles Pressed Brick Co. stock	1,000 00	500 00	1,000 00
Totals	$36,025 00	$21,974 50	$24,607 50

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Pasadena Land and Water Co. stock	$500 00	$332 00	$250 00
300 shares Edison Electric Light Co. stock	30,000 00	5,200 00	13,500 00
74 shares Pasadena Lake Vineyard Land and Water Co. stock	3,700 00	1,020 00	1,850 00
2 shares Atlantic National Bank stock	200 00	250 00	400 00
35 shares W. R. Staut's Co. stock	3,500 00	700 00	1,050 00
20 shares Carlton Block stock	2,000 00	2,000 00	2,500 00
5 shares Pasadena National Bank stock	500 00		
37 shares San Gabriel Valley Bank stock	3,700 00	3,800 00	4,995 00
25 bonds California Portland Cement Co.	5,000 00	5,000 00	5,000 00
10 bonds Edison Electric Co.	10,000 00	9,000 00	10,000 00
30 bonds Southern California Power Co.	30,000 00	28,000 00	30,000 00
5 bonds Pasadena Electric Lig't and Power Co.	5,000 00	5,000 00	5,200 00
Totals	$94,100 00	$60,302 00	$74,745 00

Amount Due from, or Deposited with, other Banks or Bankers.

California Bank, Los Angeles	$25,623 18
Merchants National Bank, Los Angeles	2,399 61
San Francisco National Bank, San Francisco	19,318 75
Marine Bank, Buffalo	48,227 74
Metropolitan National Bank, Chicago	3,327 57
Western National Bank, New York	4,115 00
Chase National Bank, New York	8,919 51
Total	$111,931 36

BANK OF PASO ROBLES.

(Incorporated March 31, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. Eppinger, Jr., President. F. D. Frost, Cashier.

Resources.		*Liabilities.*	
County warrants	$40 00	Capital paid in coin	$50,000 00
Loans on real estate	45,489 15	Reserve fund	13,425 45
Loans on personal security and overdrafts	88,221 10	Due depositors	74,088 72
Money on hand	5,039 78	Due banks and bankers	5,758 15
Due from banks and bankers	1,436 63	Other liabilities	265 31
Other assets	3,310 97		
Total resources	$143,537 63	Total liabilities	$143,537 63

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Jack, 1; A. F. Jack, 10; H. Eppinger, Jr., 150; W. F. Brown, 3; F. D. Frost, 100. Total number of shares held by the Directors is 264.

Loans of Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$45,489 15	$60,000 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
San Luis Obispo County school warrants	$40 00	$40 00	$40 00

Amount Due from, or Deposited with, other Banks or Bankers.

J. & W. Seligman & Co., New York	$307 21
Bank of San Luis Obispo	1,129 42
Total	$1,436 63

CITIZENS BANK OF PASO ROBLES.

(Incorporated March 16, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. Glass, President. A. F. Horstman, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,761 47	Capital paid in coin	$61,800 00
Miscellaneous stocks	6,481 62	Reserve fund	3,600 00
Loans on real estate	31,766 86	Due depositors	82,690 58
Loans on personal security and overdrafts	76,922 75	Due banks and bankers	3,242 89
Money on hand	1,986 24	Other liabilities	3,727 04
Due from banks and bankers	785 63		
Other assets	10,355 94		
Total resources	$155,060 51	Total liabilities	$155,060 51

The amount of capital stock is $100,000; amount subscribed is $61,800; amount paid in coin is $61,800. The total number of shares of stock issued is 618; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 10; H. Brunner, 91; L. McDonald, 10; W. C. Bennett, 10; C. A. Telleen, 10; J. H. Glass, 35; O. O'Neill, 10; A. Pfister, 5; R. W. Martinoff, 5. Total number of shares held by the Directors is 186.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$25,911 00	$28,500 00
Monterey	250 00	300 00
Kern	600 47	600 00
Totals	$26,761 47	$29,400 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kern	$1,300 00	$1,500 00
Monterey	1,550 00	2,000 00
San Luis Obispo	28,916 86	40,000 00
Totals	$31,766 86	$43,500 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
60 shares Germania Trust Co., of San Francisco	$6,000 00	$6,136 00	$6,600 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$0 64
London, Paris, and American Bank, San Francisco	715 60
Knauth, Nachod & Kühne, New York	69 39
Total	$785 63

BANK OF SONOMA COUNTY—PETALUMA.

(Incorporated May, 1866.)

Showing its Financial Condition at Close of Business July 31, 1899.

Geo. P. McNear, President. Frank H. Denman, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	59,027 88	Profit and loss and contingent fund	68,938 32
Miscellaneous bonds and stocks	23,000 00	Due depositors	322,591 22
Loans on real estate	176,361 85	Due banks and bankers	382 47
Loans on stocks	14,055 00	Other liabilities	7,481 99
Loans on other securities	10,125 61		
Loans on personal security and overdrafts	330,102 20		
Money on hand	17,312 85		
Due from banks and bankers	49,987 77		
Other assets	2,420 84		
Total resources	$699,394 00	Total liabilities	$699,394 00

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. P. McNear, 200; W. B. Haskell, 5; H. M. Le Baron, 25; H. Mecham, 225; H. Meyerholtz, 90. Total number of shares held by the Directors is 545.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$21,917 50	$22,000 00
Mendocino	2,314 90	2,600 00
Sonoma	34,795 48	35,000 00
Totals	$59,027 88	$59,600 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$14,000 00	$19,000 00
Kings	10,255 50	33,000 00
Marin	13,296 50	24,000 00
Mendocino	395 00	1,000 00
Siskiyou	7,220 00	30,000 00
Sonoma and Marin	69,900 00	132,000 00
Sonoma	59,844 85	98,000 00
Yolo	750 00	2,000 00
Kern	700 00	2,000 00
Totals	$176,361 85	$341,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
20 San Francisco and San Joaquin Valley Railroad bonds	$20,000 00	$23,000 00	$23,000 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
20 shares Petaluma Savings Bank stock	$100 00	$2,000 00	$2,200 00
290 shares Placentia Fruit Company stock	100 00	11,655 00	35,000 00
8 shares Spring Valley Water Company stock	100 00	400 00	800 00
Totals		$14,055 00	$38,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
1,501,791 pounds wheat in warehouse	$10,125 61	$14,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London, Paris, and American Bank, San Francisco	$3,863 70
Savings Bank of Santa Rosa	1,371 77
Marin County Bank, San Rafael	627 12
Mercantile Trust Company	40,871 90
Western National Bank, New York	3,253 28
Total	$49,987 77

PETALUMA SAVINGS BANK.

(Incorporated November 2, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. T. Fairbanks, President. D. B. Fairbanks, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	53,511 11	Reserve fund	31,319 23
Loans on real estate	111,498 25	Due depositors	189,300 50
Loans on stocks	2,100 00	Other liabilities	292 50
Loans on personal security and overdrafts	95,761 98		
Money on hand	12,644 63		
Due from banks and bankers	38,246 26		
Other assets	1,650 00		
Total resources	$320,912 23	Total liabilities	$320,912 23

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbanks, 250; J. M. Bowles, 110; C. Poehlmann, 49; A. Lackey, 45; D. Walls, 58; A. Schroyer, 50; W. B. Haskell, 20; J. F. Fairbanks, 20; W. Zartman, 10. Total number of shares held by the Directors is 612.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	$3,000 00
Trinity	1,500 00
Fresno	9,063 42
Humboldt	26,000 00
Mendocino	11,459 44
Sonoma	2,488 25
Total	$53,511 11

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Sonoma	$55,928 00
Tulare	10,400 00
San Diego	4,000 00
Humboldt	6,000 00
Mendocino	11,670 25
Contra Costa	23,500 00
Total	$111,498 25

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Sonoma County stock	$500 00	$750 00	$675 00
100 shares Sonoma County Water stock	5,000 00	1,350 00	5,000 00
Totals	$5,500 00	$2,100 00	$5,675 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$37,067 61
Laidlaw & Co., New York	409 76
Savings Bank of Santa Rosa	768 89
Total	$38,246 26

WICKERSHAM BANKING COMPANY—PETALUMA.

(Incorporated September 11, 1894.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. A. WICKERSHAM, President. THOMAS MACLAY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$166,038 75	Capital paid in coin	$200,000 00
Miscellaneous stocks	30,805 00	Reserve fund	113,771 96
Loans on real estate	29,900 00	Due depositors	229,236 61
Loans on stocks	33,900 00	Due banks and bankers	327 19
Loans on other securities	3,100 00	Other liabilities	476 00
Loans on personal security and overdrafts	201,795 78		
Claims, judgments, etc.	32,446 83		
Money on hand	36,250 85		
Due from banks and bankers	9,574 55		
Total resources	$543,811 76	Total liabilities	$543,811 76

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. A. Wickersham, 100; Daniel Brown, 180; L. G. Nay, 20; H. Stulz, 12; S. J. Hopkins, 5; Thomas Maclay, 5. Total number of shares held by the Directors is 322. (I. G. Wickersham, deceased, successor not elected.)

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$85,624 35	$96,000 00
Mendocino	28,866 00	35,000 00
Marin	2,120 00	2,500 00
San Francisco	27,328 40	28,000 00
Mexico	22,100 00	23,200 00
Totals	$166,038 75	$184,700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$23,500 00	$30,000 00
Trinity	4,000 00	5,000 00
Humboldt	400 00	600 00
Lake	2,000 00	4,000 00
Totals	$27,900 00	$39,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
110,500 shares Novato Land Co. stock	$110,500 00	$30,150 00	$33,150 00
30 shares Washington Hall Association (Petaluma) stock	3,000 00	655 00	1,000 00
Totals	$113,500 00	$30,805 00	$34,150 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Oururea Sugar stock	$4,000 00		$8,000 00
50 shares Contra Costa Water Co. stock	5,000 00		3,900 00
30 shares Hawaiian Sugar stock	690 00	$29,900 00	3,000 00
200 shares Kileaua Sugar stock	10,000 00		6,000 00
800 shares Panuhau Sugar stock	40,000 00		32,000 00
450 shares Bank of Sisson, Crocker & Co. stock	45,000 00	4,000 00	10,000 00
Totals	$104,690 00	$33,900 00	$62,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
50,000 gallons wine at Healdsburg	$3,100 00	$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Liberty National Bank, New York	$1,704 81
First National Bank, San Francisco	2,377 39
California Safe Deposit and Trust Co., San Francisco	5,281 15
Bank of A. P. Hotaling & Co., San Rafael	202 76
Santa Rosa Bank	8 44
Total	$9,574 55

WILLIAM HILL COMPANY—PETALUMA.

(Incorporated April 14, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

WILLIAM HILL, President. ALEX. B. HILL, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,000 00	Capital paid in coin	$200,000 00
Real estate taken for debt	48,574 35	Reserve fund	9,000 00
Miscellaneous bonds and stocks	71,783 04	Due depositors	288,377 62
Loans on real estate	152,508 67	Due banks and bankers	4,530 79
Loans on personal security and overdrafts	203,235 84	Other liabilities	13,963 91
Money on hand	12,512 16		
Due from banks and bankers	13,491 61		
Other assets	2,766 65		
Total resources	$515,872 32	Total liabilities	$515,872 32

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 1,800; M. D. Goshen, 25; Charles Martin, 25; H. P. Brainerd, 25; A. B. Hill, 125. Total number of shares held by the Directors is 2,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	$1,030 50	$1,030 50
Sonoma	47,543 85	47,543 85
Totals	$48,574 35	$48,574 35

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$145,408 67	$360,000 00
Fresno	7,100 00	20,000 00
Totals	$152,508 67	$380,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 bonds Los Angeles Railway Co.	$10,000 00	$10,600 00	$10,700 00
8 bonds Market Street Railway Co.	8,000 00	9,240 00	
5 bonds Market Street Railway Co.	5,000 00	5,837 50	27,395 00
10 bonds Market Street Railway Co.	10,000 00	11,662 50	
10 Forestville School District bonds	800 00	800 00	800 00
23,400 shares Novato Land Co. stock	23,400 00	7,020 00	7,020 00
1,250 shares Novato Land Co. stock	1,250 00	62 50	375 00
6 shares Petaluma Savings Bank stock	600 00	900 00	900 00
118 shares Bank of Sebastopol stock	11,800 00	11,800 00	12,800 00
750 shares Mexican Col. Ro. Ld. Co. stock	750 00	3,685 54	3,750 00
100 shares Spring Valley Water Co. stock	10,000 00	10,175 00	10,225 00
Totals	$81,600 00	$71,783 04	$73,965 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$11,448 97
Swiss-American Bank, San Francisco	1,403 66
Bank of Sebastopol	638 98
Total	$13,491 61

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Internal revenue stamps	$138 00	$138 00

BANK OF PLEASANTON.

(Incorporated February 3, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

P. N. LILIENTHAL, President. E. L. BENEDICT, Cashier.

Resources.		*Liabilities.*	
County warrants	$252 16	Capital paid in coin	$25,000 00
Loans on real estate	22,204 40	Profit and loss and contingent fund	9,830 56
Loans on personal security and overdrafts	71,262 45	Due depositors	54,971 67
Money on hand	7,442 50	Due banks and bankers	16,000 00
Due from banks and bankers	1,357 63		
Other assets	3,283 09		
Total resources	$105,802 23	Total liabilities	$105,802 23

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 35; T. W. Harris, 15; W. H. Cope, 10; E. F. Green, 5; E. L. Benedict, 200. Total number of shares held by the Directors is 205.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$20,004 40	$51,400 00
Contra Costa	2,200 00	7,000 00
Totals	$22,204 40	$58,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$666 21
Oakland Bank of Savings	451 74
Liberty National Bank, New York	239 68
Total	$1,357 63

PEOPLE'S BANK—POMONA.

(Incorporated August 27, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. ALBERT DOLE, President. CHAS. M. STONE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$15,679 00	Capital paid in coin	$50,000 00
Loans on real estate	51,375 00	Reserve fund	4,323 53
Loans on other securities	1,868 00	Due depositors	147,341 95
Loans on personal security and overdrafts	63,301 88		
Money on hand	30,156 89		
Due from banks and bankers	33,773 32		
Other assets	5,511 39		
Total resources	$201,665 48	Total liabilities	$201,665 48

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Albert Dole, 140; C. E. White, 50; S. F. Owen, 75; G. F. Ferris, 25; J. J. Swigart, 50; D. R. Crawford, 25; Chas. M. Stone, 85. Total number of shares held by the Directors is 450.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$15,679 00	$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$26,375 00	$30,000 00
Orange	25,000 00	50,000 00
Totals	$51,375 00	$80,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
271 tons hay on warehouse receipts	$1,868 00	$3,252 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$9,457 83
Anglo-Californian Bank, San Francisco	6,281 96
Importers and Traders National Bank, New York	16,269 07
First National Bank, Pasadena	1,764 46
Total	$33,773 32

DESCRIPTION OF OTHER ASSETS.

Suspense account	$148 78
Deposit with County Recorder	12 10
Imprinted internal revenue stamps	50 00
Total	$210 88

PIONEER BANK—PORTERVILLE.

(Incorporated April 19, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

P. N. LILIENTHAL, President. RICHARD BRADLEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$13,180 48	Capital paid in coin	$28,000 00
Miscellaneous stocks	524 05	Reserve fund	47,395 84
Loans on real estate	21,530 00	Due depositors	76,412 30
Loans on stocks	5,432 80	Other liabilities	998 67
Loans on other securities	3,201 30		
Loans on personal security and overdrafts	64,256 96		
San Francisco loans	25,000 00		
Money on hand	8,205 70		
Due from banks and bankers	9,559 59		
Other assets	1,915 93		
Total resources	$152,806 81	Total liabilities	$152,806 81

The amount of capital stock is $70,000; amount subscribed is $70,000; amount paid in coin is $28,000. The total number of shares of stock issued is 700; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 100; Wm. Thomas, 100; Louis Sloss, Jr., 100; W. H. Chickering, 60; Leon Sloss, 60. Total number of shares held by the Directors is 420.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	$13,180 48

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare	$21,530 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Porterville Hotel Company stock	$1,160 00	$168 00
Pioneer Water Company stock	1,800 00	39 00
Poplar Irrigation Company stock	1,000 00	317 05
Totals	$3,960 00	$524 05

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
Pioneer Water Company stock	$19,675 00	$5,432 80

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Chattel mortgage	$1,620 44
Hay and grain, and grain products	1,280 86
Wool	300 00
Total	$3,201 30

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$5,025 36
Producers Bank	4,534 23
Total	$9,559 59

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Internal revenue stamps, and accounts pending settlement	$1,115 48

BANK OF TEHAMA COUNTY—RED BLUFF.

(Incorporated September 5, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. W. RUNYON, President. W. B. CAHOONE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,006 33	Capital paid in coin	$300,000 00
Real estate taken for debt	51,910 00	Profit and loss and contingent fund	133,600 00
Miscellaneous bonds and stocks	87,732 01	Due depositors	367,950 15
Loans on real estate	182,065 00	Due banks and bankers	7,863 15
Loans on stocks	18,300 00	Other liabilities	9,811 42
Loans on personal security and overdrafts	417,975 49		
Money on hand	28,117 34		
Due from banks and bankers	24,118 55		
Total resources	$819,224 72	Total liabilities	$819,224 72

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. G. Kimball, 15; D. B. Lyon, 10; D. S. Cone, 259; A. C. Bingham, 10; E. W. Runyon, 138. Total number of shares held by the Directors is 432.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	$46,510 00	$54,300 00
Shasta	2,700 00	3,400 00
Lassen	800 00	1,000 00
Glenn	1,900 00	1,900 00
Totals	$51,910 00	$60,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	$143,015 00	$227,755 00
Shasta	30,250 00	71,200 00
Lassen	1,200 00	2,000 00
Glenn	7,600 00	12,900 00
Totals	$182,065 00	$313,855 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1907	$11,700 00	$13,050 00	$13,221 00
United States 3% bonds	8,840 00	9,450 00	9,592 00
Spring Valley 4% bonds	20,000 00	20,725 00	20,700 00
Market Street 5% bonds	10,000 00	11,850 00	11,625 00
Southern Pacific 6% bonds of 1905	15,000 00	16,750 00	16,800 00
200 shares Market Street Railway stock	10,000 00	11,800 00	12,400 00
45 shares Bank of Shasta County stock	4,500 00	2,700 00	4,500 00
Tehama County warrants	807 01	807 01	807 01
Shasta County warrants	600 00	600 00	600 00
Totals	$81,447 01	$87,732 01	$90,245 01

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
43 shares Bank of Shasta County stock	$4,300 00	$3,800 00	$4,300 00
2505 shares Willows Water and Light Co. stock	50,100 00	14,500 00	20,000 00
Totals	$54,400 00	$18,300 00	$24,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,216 66
Merchants Loan and Trust Co., Chicago	8,972 09
Hanover National Bank, New York	11,358 72
Bank of Butte County, Chico	387 53
Bank of Chico	183 55
Total	$24,118 55

HERBERT KRAFT COMPANY BANK—RED BLUFF.

(Incorporated April 24, 1895.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. F. KRAFT, President. GEORGE H. KRAFT, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,962 12	Capital paid in coin	$200,000 00
Loans on real estate	205,541 67	Due depositors	188,275 23
Loans on personal security and overdrafts	109,045 20	Other liabilities	9,083 88
Money on hand	15,749 87		
Due from banks and bankers	55,260 41		
Other assets	4,799 84		
Total resources	$397,359 11	Total liabilities	$397,359 11

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	$188,160 17	$260,000 00
Modoc	17,381 50	30,000 00
Totals	$205,541 67	$290,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$49,016 61
Union National Bank	5,582 82
Laidlaw & Co., New York	660 98
Total	$55,260 41

BANK OF NORTHERN CALIFORNIA—REDDING.

(Incorporated April 23, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. FRISBIE, President. E. L. BAILEY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,961 65	Capital paid in coin	$75,500 00
Real estate taken for debt	15,311 56	Reserve fund	4,922 38
Miscellaneous stocks	406 60	Due depositors	56,083 85
Loans on real estate	65,896 50	Other liabilities	543 84
Loans on stocks	1,078 52		
Loans on personal security and overdrafts	22,845 58		
Money on hand	13,300 63		
Due from banks and bankers	7,871 22		
Other assets	3,377 81		
Total resources	$137,050 07	Total liabilities	$137,050 07

The amount of capital stock is $100,000; amount subscribed is $75,500; amount paid in coin is $75,500. The total number of shares of stock issued is 755; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Frisbie, 555; Jas. McCormick, 10; E. L. Bailey, 10; W. L. Smith, 10; N. B. Frisbie, 10. Total number of shares held by the Directors is 595.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	$15,311 56	$15,311 56

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$7,000 00	$10,500 00
Shasta	58,896 50	131,300 00
Totals	$65,896 50	$141,800 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Association stock	$200 00	$200 00	$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
195 shares Shasta County Fruit Co. stock	$3,900 00	$1,000 00	$3,900 00
10 shares American Savings and Loan Association stock	123 00	78 52	50 00
Totals	$4,023 00	$1,078 52	$3,950 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California State Bank, Sacramento	$1,543 75
Crocker-Woolworth National Bank, San Francisco	6,327 47
Total	$7,871 22

BANK OF SHASTA COUNTY—REDDING.

(Incorporated April, 1884.)

Showing its Financial Condition at Close of Business July 31, 1899.

C. C. BUSH, President. C. C. BUSH, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	83,892 00	Profit and loss and contingent fund	10,880 23
Miscellaneous bonds and stocks	89,945 65	Due depositors	290,359 25
Loans on real estate	30,571 00		
Loans on stocks, bonds, and warrants	2,296 00		
Loans on personal security and overdrafts	44,362 40		
Money on hand	32,810 68		
Due from banks and bankers	110,783 75		
Other assets	3,578 00		
Total resources	$401,239 48	Total liabilities	$401,239 48

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. C. Bush, 179; E. A. Reid, 42; Luke McDonald, 50; C. C. Bush, Jr., 5. Total number of shares held by the Directors is 276.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	$78,367 00	$85,000 00
Siskiyou	1,445 00	1,500 00
Lassen	4,080 00	5,000 00
Totals	$83,892 00	$91,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta	$28,471 00	$35,000 00
Siskiyou	750 00	1,000 00
Modoc	1,350 00	1,500 00
Totals	$30,571 00	$37,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
45 shares Redding Armory Hall Building Association stock	$450 00	$450 00	$450 00
533 shares Redding Water Co. stock	533 00	250 00	250 00
352 shares Cleveland Con. Gold M'ng Co. stock	1,650 00	550 00	550 00
7 Market St. R. R. 5% bonds	7,000 00	7,950 00	7,950 00
13 Spring Valley Water Works bonds	13,000 00	15,300 00	15,300 00
462 shares Spring Valley Water Works stock	46,200 00	46,200 00	46,200 00
150 shares Market St. R. R. stock	7,500 00	8,555 00	8,555 00
80 shares Anglo-Californian Bank stock	4,000 00	5,000 00	5,000 00
Totals	$80,333 00	$84,255 00	$84,255 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
School orders	$155 00	$120 00	$155 00
United States bonds	2,500 00	2,100 00	2,500 00
257 shares Sacramento Bank stock	257 00	76 00	257 00
Totals	$2,912 00	$2,296 00	$2,912 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$34,712 27
National Bank of D. O. Mills & Co., Sacramento	2,557 65
Chase National Bank, New York	71,758 15
Bank of Tehama County, Red Bluff	1,755 68
Total	$110,783 75

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps—bought and for sale	$800 00	$800 00

UNION BANK OF REDLANDS.

(Incorporated March 10, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

K. C. WELLS, President. H. H. FORD, Cashier.

Resources.		*Liabilities.*	
Bank premises	$32,000 00	Capital paid in coin	$50,000 00
Loans on real estate	57,361 00	Reserve fund	28,735 00
Loans on stocks and bonds	39,250 00	Due depositors	289,408 71
Loans on personal security and overdrafts	105,914 83	State, county, or city money	10,000 00
Money on hand	22,704 84		
Due from banks and bankers	110,659 52		
Other assets	10,253 52		
Total resources	$378,143 71	Total liabilities	$378,143 71

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 50; Leland Lyon, 2; F. P. Meserve, 2; Lewis Jacobs, 10; M. M. Phinney, 10; J. B. Morse, 4½; B. W. Cove, 5; W. T. Gillis, 5; K. C. Wells, 13. Total number of shares held by the Directors is 101½.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$57,361 00	$130,940 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
United States new 3% bonds	$620 00	$400 00	$674 00
Union Bank of Redlands stock	8,700 00	5,200 00	13,050 00
Redlands Electric Light and Power Co. stock	12,100 00	6,000 00	9,680 00
State Mutual Building and Loan Association (Los Angeles) stock	2,650 00	1,425 00	2,650 00
Provident Mutual Building and Loan Association (Los Angeles) stock	50 00	30 00	50 00
First National Bank of Redlands stock	900 00	700 00	1,215 00
Lugonia Water Co. stock	8,500 00	7,150 00	8,500 00
Crafton Water Co. stock	40,500 00	12,695 00	48,600 00
Redlands Water Co. stock	3,450 00	2,600 00	3,622 50
East Redlands Water Co. stock	1,600 00	100 00	1,600 00
West Redlands Water Co. stock	300 00	250 00	250 00
Redlands Heights Water Co. stock	1,500 00	900 00	1,650 00
South Mountain Water Co. stock	36,000 00	1,800 00	9,000 00
Totals	$116,870 00	$39,250 00	$100,541 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of San Bernardino	$2,556 13
Los Angeles National Bank	4,849 68
Crocker-Woolworth National Bank, San Francisco	5,693 66
Metropolitan National Bank, Chicago, Illinois	24,922 91
National Park Bank, New York City	72,637 14
Total	$110,659 52

BANK OF SAN MATEO COUNTY—REDWOOD CITY.

(Incorporated July 24, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. L. Ross, President. L. P. BEHRENS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,750 00	Capital paid in coin	$102,800 00
Miscellaneous bonds and stocks	20,409 80	Reserve fund	62,236 13
Loans on real estate	121,100 00	Due depositors	160,190 61
Loans on stocks and warrants	20,205 50	Due banks and bankers	1,263 69
Loans on other securities	19,700 00	Other liabilities	4,260 00
Loans on personal security and overdrafts	120,529 60		
Money on hand	13,139 47		
Due from banks and bankers	11,416 06		
Other assets	500 00		
Total resources	$330,750 43	Total liabilities	$330,750 43

The amount of capital stock is $200,000; amount subscribed is $102,800; amount paid in coin is $102,800. The total number of shares of stock issued is 1,028; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 100; P. P. Chamberlain, 20; L. J. Frank, 15; Geo. H. Rice, 20; Chas. Josselyn, 126; Jas. Crowe, 13; Jas. D. Byrnes, 25; M. Emerson, 100; L. P. Behrens, 235. Total number of shares held by the Directors is 654.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$5,750 00	$11,000 00
San Benito	750 00	2,000 00
Glenn	1,000 00	2,000 00
Fresno	4,500 00	7,000 00
San Francisco	700 00	2,000 00
San Mateo	108,400 00	200,000 00
Totals	$121,100 00	$224,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Dunsmuir School District bonds	$1,600 00	$1,600 00	$1,685 00
Jefferson School District bonds	7,500 00	7,500 00	8,250 00
San Bruno School District bonds	3,000 00	3,000 00	3,850 00
Shasta River School District bonds	550 00	550 00	630 00
San Mateo County claims, registered	3,891 30	3,891 30	4,240 00
San Mateo County Building and Loan Association stock	5,500 00	2,931 50	3,350 00
Stockton Building and Loan Association stock	1,000 00	937 00	975 00
Totals	$23,041 30	$20,409 80	$22,980 00

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
90 shares Bank of San Mateo County stock	$9,000 00	$8,950 00	$15,000 00
45 shares San Mateo County Building and Loan Association stock	9,000 00	4,800 00	8,000 00
600 shares Abby Land and Improvement Co. stock	1,200 00	600 00	1,000 00
10 shares Nucleus Building and Loan Association of San José stock	2,000 00	1,500 00	1,900 00
600 shares Sanitary Reduction Works of San Francisco stock	6,000 00	1,000 00	3,000 00
50 shares Mutual Savings Bank of San Francisco stock	5,000 00	2,500 00	2,500 00
San Mateo County claims, filed	855 50	855 50	855 50
Totals	$33,055 50	$20,205 50	$32,255 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deed to lots in San Mateo	$100 00	$1,200 00
Bill of sale of furniture, including an assignment of a $900 mortgage; also good personal indorser	2,900 00	4,000 00
Hay in Tacoma Mill Co.'s warehouse	3,000 00	4,500 00
Assigned claim in solvent estate	1,500 00	1,700 00
Loaned on 2,000,000 redwood shingles in yard	1,700 00	2,500 00
Assignment of life insurance policies in five old line life companies, at death calls for $12,000	5,000 00	7,000 00
Grain in warehouse	4,500 00	6,000 00
Crop mortgage	1,000 00	2,000 00
Totals	$19,700 00	$28,900 00

Furniture, hay, grain, and shingles all insured against loss by fire and loss made payable to us.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Western National Bank, New York	$11,416 06

ORANGE-GROWERS BANK—RIVERSIDE.

(Incorporated August 17, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

M. J. Daniels, President. H. T. Hays, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$27,420 07	Capital paid in coin	$70,000 00
Miscellaneous bonds and stocks	13,065 91	Reserve fund	22,420 06
Loans on real estate	12,600 00	Due depositors	357,438 61
Loans on stocks	9,300 00	Due banks and bankers	5,671 50
Loans on other securities	30,990 42		
Loans on personal security and overdrafts	153,793 18		
Money on hand	60,948 75		
Due from banks and bankers	141,416 07		
Other assets	5,995 77		
Total resources	$455,530 17	Total liabilities	$455,530 17

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $70,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is 40 shares at $28 12½, $1,125; 47 shares at $37 87+, $1,800; 90 shares at $100, $9,000; 2,323 shares at $25, $58,075; total, $70,000.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 160; S. C. Evans, Jr., 73; George Frost, 15; G. Rouse, 50; J. C. Hardman, 50; W. A. Hayt, 50; S. Armstrong, 92; J. G. Baird, 20; R. W. A. Godfrey, 45. Total number of shares held by the Directors is 555.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$27,420 07	$35,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$12,600 00	$39,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
10 Las Peñasquitas Land and Water Co. bonds	$5,000 00	$5,000 00	$5,000 00
27 San Jacinto and Pleasant Valley Irrigation bonds	6,750 00	6,750 00	6,750 00
Totals	$11,750 00	$11,750 00	$11,750 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
270 shares Orange-Growers Bank stock	$6,750 00	$5,500 00	$8,000 00
3716 shares Riverside Heights Water Co. stock	37,160 00	2,500 00	10,000 00
13 Pacific Clay Mfg. Co. (Los Angeles) stock	1,300 00	800 00	1,300 00
5 shares German-American Savings Bank stock	500 00	500 00	750 00
Totals	$45,710 00	$9,300 00	$20,050 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Bills of lading, warehouse receipts, chattel mortgages, and promissory notes	$30,990 42	$48,920 91

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

State Bank and Trust Co., Los Angeles	$4,343 87
Citizens Bank, Los Angeles	2,566 37
First National Bank, Los Angeles	9,408 98
National Bank of California, Los Angeles	3,884 16
National Bank of D. O. Mills & Co., Sacramento	3,726 69
Wells, Fargo & Co.'s Bank, San Francisco	6,685 27
First National Bank, Chicago	16,538 46
Chase National Bank, New York	93,748 07
Farmers Exchange Bank, San Bernardino	514 20
Total	$141,416 07

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Ranch accounts	$2,382 85	$2,382 85

CALIFORNIA STATE BANK—SACRAMENTO.

(Incorporated March 31, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEO. W. PELTIER, Vice-President. FRED W. KIESEL, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$118,419 49	Capital paid in coin	$350,000 00
Real estate taken for debt	24,282 10	Profit and loss and contingent fund	197,910 00
Miscellaneous bonds and stocks	41,950 00	Due depositors	1,552,734 17
Loans on real estate	183,247 49	Due banks and bankers	70,997 56
Loans on stocks, bonds, and warrants	131,114 57	Other liabilities	5,465 22
Loans on other securities	8,100 00		
Loans on personal security and overdrafts	984,985 18		
Money on hand	301,825 32		
Due from banks and bankers	365,783 25		
Other assets	17,399 55		
Total resources	$2,177,106 95	Total liabilities	$2,177,106 95

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $350,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: Frederick Cox, 500; C. W. Clarke, 400; Geo. W. Peltier, 500; Joseph Steffens, 300; Adolph Heilbron, 100; Peter Bohl, 100; W. E. Gerber, 300. The total number of shares held by the Directors is 2,200.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	$2,450 66	$2,450 66
Santa Clara	1,000 00	1,000 00
Yolo	19,831 44	19,831 44
Amador	1,000 00	1,000 00
Totals	$24,282 10	$24,282 10

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	$125,547 49	$250,000 00
Butte	5,000 00	10,000 00
Lassen	10,000 00	20,000 00
Placer	5,000 00	11,500 00
San Bernardino	3,000 00	10,000 00
Yolo	34,700 00	70,000 00
Totals	$183,247 49	$371,500 00

Amount Invested in Stocks.

	Amt. Invested.	Market Value.
California Winery stock	$36,800 00	$42,500 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.	Market Value.
Building and Loan stock	$300 00	$500 00
Buffalo Brewing Co. stock	7,525 00	27,000 00
California Winery stock	15,000 00	74,900 00
Capital Telephone Co. stock	5,000 00	12,500 00
Sacramento Packing and Drying Co. stock	610 00	1,650 00
Sacramento Bank stock	21,100 00	40,000 00
Other bank stock	9,600 00	11,730 00
Sperry Flour Co. stock	51,600 00	97,110 00
Sacramento Electric, Gas, and Railway Co. stock	12,000 00	22,000 00
Southern Pacific bonds	1,800 00	2,000 00
State warrant	1,579 57	2,240 00
Capital Telephone Co. stock	5,000 00	12,500 00
Totals	$131,114 57	$304,130 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat in warehouses	$8,100 00	$13,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$96,398 68
J. P. Morgan & Co., New York	241,413 32
American National Bank, Chicago	9,310 45
Bank of Butte County, Chico	12,540 15
Santa Barbara County National Bank	191 41
Stockton Savings Bank	5,929 24
Total	$365,783 25

Description of Other Assets.

	Amt. on Books.
Revenue stamps	$975 31
Collection account	2,952 15
Total	$3,927 46

MONTEREY COUNTY BANK—SALINAS.

(Incorporated October 17, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. VANDERHURST, President. LUTHER RODGERS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$120,000 00
Real estate taken for debt	750 00	Reserve fund	48,829 45
Miscellaneous stocks	2,000 00	Due depositors	164,848 97
Loans on real estate	135,456 46	Due banks and bankers	1,944 18
Loans on stocks	2,275 00	Other liabilities	670 44
Loans on personal security and overdrafts	129,467 69		
Money on hand	28,209 95		
Due from banks and bankers	18,063 14		
Other assets	3,070 80		
Total resources	$336,293 04	Total liabilities	$336,293 04

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $120,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 200; J. B. Iverson, 45; F. Doud, 125; C. T. Romie, 50; C. P. Nance, 120; H. Corey, 75; H. E. Abbott, 50. Total number of shares held by the Directors is 660.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$750 00	$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$123,456 46	$195,400 00
Fresno	7,000 00	15,000 00
San Luis Obispo	5,000 00	12,000 00
Totals	$135,456 46	$222,400 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
80 shares Salinas Railway Company stock	$2,000 00	$2,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
104 shares Sperry Flour Company stock	$10,400 00	$2,275 00	$3,120 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of San José	$615 72
Bank of Watsonville	512 89
First National Bank	15,610 06
Western National Bank, New York	1,324 47
Total	$18,063 14

SALINAS CITY BANK.

(Incorporated May 10, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. B. Jackson, President. W. S. Johnson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	24,697 05	Reserve fund	113,215 00
County and city warrants	185 80	Due depositors	134,627 55
Loans on real estate	221,471 09	Due banks and bankers	52,352 09
Loans on stocks	87,066 04	Other liabilities	18,633 68
Loans on other securities	1,200 00		
Loans on personal security and overdrafts	201,103 50		
Money on hand	27,502 55		
Due from banks and bankers	37,614 64		
Other assets	4,987 65		
Total resources	$618,828 32	Total liabilities	$618,828 32

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. B. Jackson, 235; J. H. McDougall, 235; Elisha Archer, 150; W. J. Irvine, 32; Henry Bardin, 50. Total number of shares held by the Directors is 702.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$24,697 05	$25,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$219,471 09	$300,000 00
Santa Clara	2,000 00	3,000 00
Totals	$221,471 09	$303,000 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
Claims against Monterey County	$145 80	$145 80	$145 80
Claims against Salinas City	40 00	40 00	40 00
Totals	$185 80	$185 80	$185 80

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
160 shares of Salinas City Bank stock	$16,000 00	$11,330 00	$22,400 00
1,509 shares of Sperry Flour Co. stock	150,900 00	67,036 04	67,036 04
100 shares of Farmers Union (Salinas) stock	1,000 00	500 00	500 00
5 shares of First National Bank of Salinas stock	500 00	200 00	500 00
220 shares of Wahrlich-Cornett Co. (Salinas) stock	22,000 00	8,000 00	22,000 00
Totals	$190,400 00	$87,066 04	$112,436 04

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Chattel mortgage on cattle	$1,200 00	$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$20,591 84
Garden City Bank and Trust Co., San José	9,352 76
Commercial and Savings Bank, San José	193 19
Farmers and Merchants Bank, Los Angeles	439 28
Bank of Watsonville	820 75
City Bank, Santa Cruz	2,072 48
National Park Bank, New York	4,144 34
Total	$37,614 64

COMMERCIAL BANK OF SANTA ANA.

(Incorporated April 22, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

N. PALMER, President. G. J. MOSBAUGH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	28,456 81	Reserve fund	25,085 43
Miscellaneous bonds and stocks	36,012 83	Due depositors	207,055 48
Loans on real estate	72,161 13	Other liabilities	1,123 76
Loans on stocks	4,266 80		
Loans on personal security and overdrafts	78,819 03		
Money on hand	33,882 09		
Due from banks and bankers	60,837 65		
Other assets	3,828 33		
Total resources	$333,264 67	Total liabilities	$333,264 67

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 440; D. Halladay, 260; Paul Seeger, 10; Wm. H. Burnham, 20; W. S. Bartlett, 10. Total number of shares held by the Directors is 740.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$20,588 00	$28,000 00
Los Angeles	4,111 34	1,500 00
Riverside	900 00	1,000 00
Wellington, Kansas	2,857 47	2,500 00
Totals	$28,456 81	$33,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$59,952 13	$80,000 00
Los Angeles	4,635 00	5,000 00
Riverside	7,574 00	10,000 00
Totals	$72,161 13	$95,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
895 shares Bank of Orange stock	$89,500 00	$22,375 00	$30,000 00
71 shares Bank of Tustin stock	7,100 00	1,407 50	1,500 00
25½ shares Orange Co. Savings Bank stock	25,500 00	4,975 00	6,000 00
10 shares Olive Milling Co. stock	1,000 00	1,000 00	500 00
250 shares Barton Land and Water Co. stock	25,000 00	777 00	1,000 00
Crystal Springs Water Co. bonds	5,000 00	5,178 33	5,050 00
Totals	$144,100 00	$35,712 83	$44,050 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
19⅔ shares Arizona Sandstone Co. stock	$19,666 00	$3,250 00	$4,916 00
11 shares Santa Fe Railroad Co. stock	1,100 00	50 00	400 00
26⅔ shares Olive Milling Co. stock	2,666 00	966 80	1,333 00
Totals	$23,432 00	$4,266 80	$6,649 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$7,698 57
Citizens Bank, Los Angeles	1,042 87
Wells, Fargo & Co.'s Bank, San Francisco	7,385 14
First National Bank, New York	28,325 43
Continental National Bank, Chicago	16,385 64
Total	$60,837 65

DESCRIPTION OF OTHER ASSETS.

Internal revenue stamps	$440 62

EXCHANGE BANK—SANTA ANA.

(Incorporated July 22, 1895.)

Showing its Financial Condition at Close of Business July 31, 1899.

M. M. CROOKSHANK, President. R. F. CHILTON, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$25,560 00	Capital paid in coin	$50,000 00
Loans on personal security and overdrafts	97,561 98	Reserve fund	2,614 08
Money on hand	26,151 49	Due depositors	166,848 84
Due from banks and bankers	68,247 54	Due banks and bankers	1,085 81
Other assets	3,027 72		
Total resources	$220,548 73	Total liabilities	$220,548 73

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John McFadden, 5; J. W. Towner, 20; B. S. Kerns, 30; D. M. Dorman, 100; C. D. Ball, 20; J. R. Kelly, 15; M. M. Crookshank, 222. Total number of shares held by the Directors is 412.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Orange	$20,560 00
Riverside	500 00
San Bernardino	4,500 00
Total	$25,560 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Hanover National Bank, New York	$28,924 87
Nevada National Bank, San Francisco	11,535 88
Farmers and Merchants Bank, Los Angeles	12,371 47
Citizens Bank, Anaheim	619 98
Merchants National Bank, Chicago	4,795 34
Union Bank of Savings, Los Angeles	10,000 00
Total	$68,247 54

COMMERCIAL BANK—SANTA BARBARA.

(Incorporated August 15, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEORGE S. EDWARDS, President. W. B. METCALF, Cashier.

Resources.		*Liabilities.*	
Real estate	$16,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	3,500 00	Reserve fund	39,532 52
Miscellaneous stocks and bonds	10,753 68	Due depositors	345,469 69
Loans on real estate	7,666 67	Due banks and bankers	7,035 45
Loans on stocks and bonds	8,436 00		
Loans on personal security and overdrafts	234,525 96		
Money on hand	38,642 47		
Due from banks and bankers	117,350 82		
Other assets	5,162 06		
Total resources	$442,037 66	Total liabilities	$442,037 66

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 385; James A. Blood, 45; Joseph Sexton, 50; W. C. Shaw, 20; Alfred Edwards, 70; E. J. Knapp, 30; Paul R. Wright, 10. Total number of shares held by the Directors is 610.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$3,500 00	$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$7,666 67	$18,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.	Market Value.
Santa Barbara Transfer Co. stock Santa Barbara Loan and Building Association stock Bonds of the Consolidated Electric Railroad	$9,499 50	$9,499 50
County warrants	1,254 18	1,254 18
Totals	$10,753 68	$10,753 68

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	$8,436 00	$15,710 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$2,709 94
Mercantile National Bank	63,454 63
Los Angeles National Bank	5,372 96
Farmers and Merchants Bank, Los Angeles	14,557 88
London, Paris, and American Bank, San Francisco	5,262 65
Nevada National Bank, San Francisco	6,228 51
National Bank of Illinois, Chicago	3,937 20
National Bank of D. O. Mills & Co., Sacramento	3,902 73
American National Bank, Chicago	5,185 31
San Francisco National Bank	1,133 94
Bank of Ventura	5,605 07
Total	$117,350 82

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$857 06	$857 06
Collections in transit	305 00	305 00
Totals	$1,162 06	$1,162 06

FARMERS EXCHANGE BANK—SAN BERNARDINO.

(Incorporated May 16, 1881.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. L. DREW, President. S. F. ZOMBRO, Cashier.

Resources.		*Liabilities.*	
Bank premises	$40,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	12,712 72	Reserve fund	51,582 87
Miscellaneous bonds and stocks	10,157 96	Due depositors	118,172 65
Loans on real estate	42,530 01	Due banks and bankers	565 81
Loans on stocks, bonds, and warrants	16,600 00		
Loans on other securities	6,750 00		
Loans on personal security and overdrafts	95,339 55		
Money on hand	16,702 35		
Due from banks and bankers	20,611 48		
Other assets	8,917 26		
Total resources	$270,321 33	Total liabilities	$270,321 33

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 296; Richard Gird, 5; John Andreson, 34¼; James Fleming, 34¼; Richard Stewart, 10; Samuel Rolfe, 6¼; S. F. Zombro, 30. Total number of shares held by the Directors is 415¾.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$10,493 17	$10,493 17
Riverside	2,219 55	2,219 55
Totals	$12,712 72	$12,712 72

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$41,677 34	$89,800 00
Riverside	852 67	2,050 00
Totals	$42,530 01	$91,850 00

Amount Invested in Stocks.

	Amt. Invested.	Market Value.
224 18/100 shares Banning Water Co. stock	$7,846 30	$7,846 30
16⅔ shares City Creek Water Co. stock	166 66	166 66
Totals	$8,012 96	$8,012 96

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants	$16,600 00	$27,400 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Chattel mortgages	$6,750 00	$12,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$3,117 17
First National Bank, Los Angeles	2,276 10
First National Bank, Redlands	1,990 01
First National Bank, Pasadena	416 16
First National Bank, New York	10,809 46
First National Bank, Chicago	1,491 83
Southern California Railway Co., Los Angeles	510 75
Total	$20,611 48

Description of Other Assets.

	Amt. on Books.	Market Value.
Mutilated coin	$51 10	$51 10

CITIZENS BANK—SANTA CLARA.

(Incorporated April 30, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. G. Bond, President. E. F. Jordan, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks and bonds	$46,245 00	Capital paid in coin	$50,000 00
Loans on real estate	4,900 00	Due depositors	50,000 79
Loans on stocks	650 00	Due banks and bankers	1,121 31
Loans on personal security and overdrafts	22,273 31	Other liabilities	109 91
Money on hand	8,220 05		
Due from banks and bankers	14,212 72		
Other assets	4,730 93		
Total resources	$101,232 01	Total liabilities	$101,232 01

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. G. Bond, 101; C. C. Morse, 366; L. L. Morse, 1; H. Mabury, 294; A. Block, 60; S. P. Sanders, 10. Total number of shares held by the Directors is 832.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$4,900 00	$16,000 00

Amount Invested in Stocks and Bonds.

	Amt. Invested.	Market Value.
500 shares Northern Pacific R. R. stock, preferred	$36,203 00	$39,000 00
United States 3% bonds	10,042 00	10,900 00
Totals	$46,245 00	$49,900 00

Amount Loaned on Stocks.

	Amt. Loaned.	Market Value.
Santa Clara Building and Loan stock	$650 00	$750 00

Amount Due from, or Deposited with, other Banks or Bankers.

Hanover National Bank, New York	$8,062 39
First National Bank, Chicago	3,597 42
First National Bank, San José	334 17
Garden City Bank, San José	2,218 74
Total	$14,212 72

Description of Other Assets.

	Amt. on Books.
Undivided profits	$1,307 91
Collections	11 58
Total	$1,319 49

SANTA CLARA VALLEY BANK—SANTA CLARA.

(Incorporated May 29, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. Henderson, President. A. V. Fatjo, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$18,200 50	Capital paid in coin	$125,000 00
Loans on real estate	136,315 50	Reserve fund	25,964 56
Loans on other securities	2,845 67	Due depositors	155,663 93
Loans on personal security and overdrafts	78,872 61	Other liabilities	953 12
Money on hand	14,237 08		
Due from banks and bankers	55,233 35		
Other assets	1,876 90		
Total resources	$307,581 61	Total liabilities	$307,581 61

The amount of capital stock is $250,000; amount subscribed is $125,000; amount paid in coin is $125,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Henderson, 3,196; A. V. Fatjo, 12; A. Henderson, 5; S. S. Haines, 40; J. B. O'Brien, 10; W. A. Johnston, 10; P. N. Lilienthal, 50. Total number of shares held by the Directors is 3,213.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$110,315 50	----------
San Benito	1,000 00	$2,000 00
State of Washington	25,000 00	60,000 00
Totals	$136,315 50	----------

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.
Pima County (Arizona) 7% bonds	$15,000 00	$15,000 00
Valley View (Santa Clara County) 7% school bonds	1,000 00	1,000 00
5 shares Eighth Series Santa Clara Building and Loan Association stock	500 00	200 50
50 shares San José Light and Power Co. stock	5,000 00	2,000 00
Totals	$21,500 00	$18,200 50

Amount Loaned on Other Securities.

	Amt. Loaned.
Onion seed in warehouse	$2,000 00
Wine in London	845 67
Total	$2,845 67

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$18,068 97
Anglo-Californian Bank, London	106 00
Seaboard National Bank, New York	23,825 65
American National Bank, Chicago	4,982 27
Bank of San José	8,250 46
Total	$55,233 35

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

(Incorporated August, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. T. JETER, President. C. E. FAGEN, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,429 70	Capital paid in coin	$80,000 00
Real estate taken for debt	19,836 17	Reserve fund	31,906 36
Loans on real estate	2,620 00	Due depositors	157,452 52
Loans on stocks	2,126 00	Due banks and bankers	59,265 19
Loans on personal security and overdrafts	163,474 44	Other liabilities	876 45
Money on hand	57,347 15		
Due from banks and bankers	60,148 01		
Other assets	3,519 05		
Total resources	$329,500 52	Total liabilities	$329,500 52

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $80,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 10; P. B. Fagen, 58; B. F. Porter, 42; R. Thompson, 40; Wm. H. Lamb, 25; F. O'Neil, 10; F. G. Menefee, 10. Total number of shares held by the Directors is 195.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$19,836 17	$19,836 17

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$2,620 00	$6,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
48 shares Bank of Santa Cruz County stock 57 shares Santa Cruz Bank of Savings and Loan stock	$3,160 00	$2,126 00	$3,540 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$50,965 47
First National Bank, San José	3,337 50
First National Bank, New York	3,825 64
Pajaro Valley Bank, Watsonville	2,019 40
Total	$60,148 01

CITY BANK—SANTA CRUZ.

(Incorporated December 18, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. K. Baldwin, President. W. D. Haslam, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks	$12,937 57	Capital paid in coin	$63,937 50
Loans on real estate	5,512 43	Reserve fund	26,623 65
Loans on stocks	35,712 65	Due depositors	109,000 24
Loans on personal security and overdrafts	111,144 06	Due banks and bankers	3,365 66
Money on hand	12,850 84	Other liabilities	1,267 91
Due from banks and bankers	20,839 57		
Other assets	5,197 84		
Total resources	$204,194 96	Total liabilities	$204,194 96

The amount of capital stock is $300,000; amount subscribed is $170,500; amount paid in coin is $63,937 50. The total number of shares of stock issued is 1,705; the amount paid on each share of stock is $37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 166; I. L. Thurber, 104; John Brazer, 30; F. O. Hihn, 28; F. D. Baldwin, 26; H. S. Deming, 10. Total number of shares held by the Directors is 534.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$5,372 43	$12,400 00
Fresno	140 00	400 00
Totals	$5,512 43	$12,800 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
110 shares Paso Robles Springs Hotel stock	$11,000 00	$12,937 57	$12,937 57

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
City Bank and City Savings Bank stock	$10,025 00	$12,712 65	$14,775 00
Bank of Santa Cruz County and Santa Cruz Bank of Savings and Loan stock	1,900 00	2,000 00	2,200 00
Sperry Flour Company stock	68,700 00	21,000 00	27,480 00
Totals	$80,625 00	$35,712 65	$44,455 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Gilroy	$60 00
Bank of Hanford	53 19
Bank of New York	11,308 41
Bank of Nevada, San Francisco	10 00
Bank of Watsonville	648 19
Commercial and Savings Bank, San José	803 79
Donohoe-Kelly Banking Company, San Francisco	5,256 29
Farmers National Bank, Fresno	20 00
Farmers and Merchants Bank, Los Angeles	690 31
Farmers and Merchants Bank, Stockton	1,935 89
Placer County Bank, Auburn	8 50
Bank of San Mateo County, Redwood City	20 00
Capital State Bank, Boise City	25 00
Total	$20,839 57

PEOPLE'S BANK—SANTA CRUZ.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

HENRY WILLEY, President. A. A. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,734 60	Capital paid in coin	$82,950 00
Loans on real estate	51,750 00	Reserve fund	6,289 26
Loans on personal security and overdrafts	45,873 67	Due depositors	59,983 29
Money on hand	21,250 41	Due banks and bankers	297 16
Due from banks and bankers	19,247 77	Other liabilities	861 05
Other assets	7,524 31		
Total resources	$150,380 76	Total liabilities	$150,380 76

The amount of capital stock is $200,000; amount subscribed is $165,900; amount paid in coin is $82,950. The total number of shares of stock issued is 1,659; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Hotaling, 240; D. McPherson, 70; Henry Willey, 118; J. S. Green, 135; Wm. Russell, 20; D. C. Clark, 15; Wm. Rennie, 25. Total number of shares held by the Directors is 623.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$4,734 60	$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$51,750 00	$113,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$10,912 11
Laidlaw & Co., New York	5,057 05
Bank of San José	3,278 61
Total	$19,247 77

BANK OF COMMERCE—SAN DIEGO.

(Incorporated September, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. M. POWERS, President. G. W. JORRES, Cashier.

Resources.		*Liabilities.*	
Bank premises	$51,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	21,182 96	Reserve fund	30,915 05
Miscellaneous bonds and stocks	54,625 70	Due depositors	299,023 75
Loans on personal security and overdrafts	170,457 33	Due banks and bankers	14,865 52
Money on hand	42,408 46	Other liabilities	60 00
Due from banks and bankers	95,439 87		
Other assets	9,750 00		
Total resources	$444,864 32	Total liabilities	$444,864 32

The amount of capital stock is $500,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 305; E. S. Torrance, 45; Jno. F. Sinks, 40; J. S. Harbison, 20; G. W. Jorres, 100; Graham E. Babcock, 100; John H. Gay, 20. Total number of shares held by the Directors is 630.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$21,182 96	$21,182 96

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
18 San Diego Gas and Electric Lt. Co. 6% bonds	$18,000 00	$18,000 00	$19,800 00
5 Chicago, B. & Q. Railway Co. 5% bonds	5,000 00	5,866 25	6,950 00
4 Atchison, T. & S. F. Ry. 4% bonds	2,000 00	1,900 00	2,040 00
1 Rio Grande Western Railway Co. 4% bond	1,000 00	975 00	1,000 00
1 U. S. coupon 3% bond	100 00	105 00	108 00
100 shares Western Union stock	10,000 00	9,162 50	9,162 50
50 shares Alaska Packers stock	5,000 00	5,537 50	5,850 00
300 shares Hawaiian Sugar stocks		10,475 00	10,550 00
75 shares San Diego Gas and Elec. Lt. Co. stock	7,500 00	1,100 00	1,750 00
City, County, and School Warrants, etc.	1,504 45	1,504 45	1,504 45
Totals		$54,625 70	$58,714 95

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Western National Bank, New York	$40,917 42
American National Bank, Chicago	32,208 81
Farmers and Merchants Bank, Los Angeles	6,087 81
Los Angeles National Bank, Los Angeles	765 68
Union National Bank, Kansas City	12,105 02
Boatmen's Bank, St. Louis	1,729 44
Daniel Meyer, San Francisco	1,052 22
Sundry banks	573 47
Total	$95,439 87

BANK OF ST. HELENA.

(Incorporated August 9, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. J. LEWELLING, President. OWEN WADE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,425 00	Capital paid in coin	$100,000 00
Real estate taken for debt	20,469 00	Reserve fund	4,703 04
County warrants	21 25	Due depositors	107,369 39
Loans on real estate	37,323 98	Other liabilities	59 50
Loans on other securities	7,562 50		
Loans on personal security and overdrafts	64,968 20		
Money on hand	13,953 09		
Due from banks and bankers	41,484 18		
Other assets	15,924 73		
Total resources	$212,131 93	Total liabilities	$212,131 93

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 110; C. E. Davis, 136; W. J. G. Dawson, 30; S. Ewer, 10; J. Fraudsen, 10; W. W. Lyman, 13; N. Lauter, 5; J. H. Keyes, 5; Chas. Thompson, 1; Henry White, 5; W. S. Keyes, 76. Total number of shares held by the Directors is 401.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$17,119 00	$17,119 00
Alameda	3,350 00	3,350 00
Totals	$20,469 00	$20,469 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Napa	$34,323 98
Alameda	3,000 00
Total	$37,323 98

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
78,000 gallons wine and cooperage in producers' cellars	$7,562 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$35,972 17
Bank of Napa	5,512 01
Total	$41,484 18

STATE BANK OF SAN JACINTO.

(Incorporated November 24, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. A. GREEN, President. A. W. WRIGHT, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,800 00	Capital paid in coin	$25,000 00
Real estate taken for debt	8,300 00	Reserve fund	1,218 99
Miscellaneous bonds and stocks	8,401 04	Due depositors	48,906 98
Loans on real estate	4,000 55	Due banks and bankers	2,250 87
Loans on stocks, bonds, and warrants	430 00		
Loans on other securities	13,773 12		
Loans on personal security	10,934 55		
Overdrafts	1,731 10		
Money on hand	5,103 28		
Due from banks and bankers	15,001 67		
Other assets	3,901 53		
Total resources	$77,376 84	Total liabilities	$77,376 84

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Green, 125; Milbank Johnson, 165; Gail B. Johnson, 80; A. W. Wright, 74; J. J. Inwall, 50; F. Edward Grey, 20; G. T. Daggett, 20; J. B. Maxwell, 20; P. S. Griffin, 5. Total number of shares held by the Directors is 559.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$8,300 00	$8,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$4,750 00	$6,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Jacinto and Pleasant Valley Irrigation bonds. These bonds are secured by 700 shares of stock (par value $70,000) of the San Jacinto Valley Water Co.	$9,000 00	$7,250 00	----------
San Jacinto Valley Water Co. stock	1,000 00	171 00	----------
Partial bond of San Jacinto and Pleasant Valley Irrigation District	108 94	56 64	----------
City of San Jacinto warrants	17 50	17 50	17 50
San Jacinto Cemetery Association stock	10 00	10 00	10 00
County of Riverside orders	274 90	274 90	274 90
San Jacinto Creamery Association stock	1,000 00	450 00	1,000 00
Totals	$81,411 34	$8,401 04	----------

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation bonds (collateral)	$900 00	$430 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On grain and hay	$5,686 56	$7,000 00
Chattel mortgages on cattle and horses, etc.	8,086 56	18,000 00
Personal security	10,934 55	10,934 55
Overdrafts	1,731 10	1,731 10
Totals	$26,438 77	$37,665 65

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$6,543 22
Citizens Bank, Los Angeles	1,320 27
First National Bank, Los Angeles	1,211 14
First National Bank, Riverside	2,192 72
First National Bank, San Diego	553 65
First National Bank, San Francisco	620 48
Los Angeles National Bank	1,547 99
Orange-Growers Bank, Riverside	647 85
Pacific Bank, San Francisco	364 35
Total	$15,001 67

BANK OF SAN JOSÉ.

(Incorporated January 31, 1868.)

Showing its Financial Condition at Close of Business July 31, 1899.

T. ELLARD BEANS, President. C. T. PARK, Cashier.

Resources.		*Liabilities.*	
Bank premises	$160,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	111,323 95	Reserve fund	121,066 14
Miscellaneous bonds and stocks	118,209 50	Due depositors	885,667 15
County warrants	222 50	Due banks and bankers	24,413 27
Loans on real estate	366,129 33	Other liabilities	6,043 61
Loans on stocks and bonds	26,850 00		
Loans on personal security and overdrafts	165,247 96		
Money on hand	58,770 73		
Due from banks and bankers	324,500 25		
Other assets	5,935 95		
Total resources	$1,337,190 17	Total liabilities	$1,337,190 17

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 1,501¼; Amasa Eaton, 150; S. L. Knox-Goodrich, 262½; William Knox-Beans, 75; Hiram D. Tuttle, 10; George Bray, 7½; Clement T. Park, 45. Total number of shares held by the Directors is 2,051¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$111,323 95	$111,323 95

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$353,129 33	$679,200 00
Alameda	7,000 00	18,000 00
Tulare	6,000 00	13,500 00
Totals	$366,129 33	$710,700 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$50,000 00	$55,650 00	$64,500 00
United States 4% bonds of 1907	27,500 00	29,750 00	30,868 75
United States 3% bonds (new)	340 00	358 00	369 75
Mayfield School District bonds	14,000 00	15,160 00	15,160 00
Saratoga School District bonds	5,000 00	5,401 50	5,401 50
Evergreen School District bonds	3,000 00	3,000 00	3,000 00
Prune Dale School District bonds	500 00	500 00	500 00
Spring Valley Waterworks 6% bonds	1,000 00	1,185 00	1,185 00
Landers County, Nevada, 6% bonds	1,000 00	1,000 00	1,000 00
San José Woolen Mill Company stock	10,000 00	4,000 00	4,000 00
San José Light and Power Company stock	1,100 00	300 00	300 00
Farmers' Union, San José, stock	1,500 00	1,905 00	2,400 00
Totals	$114,940 00	$118,209 50	$128,685 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank stocks	$9,925 00	$7,850 00	$12,902 50
San José Water Company stock	8,000 00	2,000 00	7,600 00
San José Light and Power Company stock	48,300 00	9,500 00	12,075 00
Farmers' Union, San José, stock, Tulare Water Company stock, and Sperry Flour Co. stock	8,350 00	2,500 00	3,215 00
San José and Santa Clara Railroad bonds	7,500 00	5,000 00	7,500 00
Totals	$82,075 00	$26,850 00	$43,292 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$75,902 90
Nevada National Bank, San Francisco	3,589 62
Importers and Traders National Bank, New York	121,016 78
Western National Bank, New York	57,224 06
First National Bank, Chicago	62,235 83
First National Bank, Oakland	2,055 86
Farmers and Merchants Bank, Los Angeles	1,492 18
Collection account	983 02
Total	$324,500 25

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
United States internal revenue stamps	$844 15

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.

(Incorporated May, 1864.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. LION, President. JOHN T. MCGEOGHEGAN, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks	$327,938 30	Capital paid in coin	$300,000 00
Loans on real estate	184,167 28	Reserve fund	22,260 65
Loans on stocks	23,920 00	Due depositors	341,649 92
Loans on other securities	4,983 97	Due banks and bankers	8,872 43
Loans on personal security and overdrafts	90,323 64	Other liabilities	474 19
Money on hand	29,478 82		
Due from banks and bankers	10,875 74		
Other assets	1,569 44		
Total resources	$673,257 19	Total liabilities	$673,257 19

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Lion, 89; George B. McKee, 100; Gustave Nelson, 40; William Osterman, 25; James W. Rea, 204; Hy Lefranc, 200; L. A. Whitehurst, 250; Ed Williams, 500. Total number of shares held by the Directors is 1,408.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$32,818 11	$45,000 00
Santa Barbara	2,500 00	2,500 00
Butte	1,356 40	2,000 00
Durango, Mexico	147,492 77	500,000 00
Totals	$184,167 28	$549,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
221½ shares Eureka Warehouse stock	$22,150 00	$1,000 00	$4,000 00
150 shares San Luis Water Co. stock	15,000 00	10,250 00	15,000 00
299,820 shares Commercial Land Co. stock	299,820 00	315,688 30	----------
50 shares Commercial and Savings Bank stock	5,000 00	1,000 00	1,000 00
Totals	$341,970 00	$327,938 30	----------

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
200 shares Santa Teresa Quartz Mining Co. stock	$200 00	
937 shares Auzerais Estate stock	93,700 00	$7,500 00
760 shares Safe Deposit Bank of Savings stock	76,000 00	
Chattel mortgage	200 00	200 00
20 shares Commercial and Savings Bank stock	2,000 00	650 00
200 shares Commercial and Savings Bank stock	20,000 00	
300 shares Electric Improvement Co. stock	30,000 00	13,570 00
7 shares First National Bank stock	700 00	
10 shares Mercury Printing and Publishing Co. stock	1,000 00	1,000 00
197 shares Commercial and Savings Bank stock	19,700 00	1,000 00
Totals	$243,500 00	$23,920 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Paid-up life insurance policy	$4,483 97	$14,375 00
Life policy	500 00	----------
Total	$4,983 97	----------

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,106 70
Bank of Montreal, Chicago	1,936 91
National Park Bank, New York	5,101 06
Collections	714 47
Cons. Bank, London	16 60
Total	$10,875 74

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Stamps on hand	$35 59	$35 59

GARDEN CITY BANK AND TRUST COMPANY—SAN JOSÉ.

(Incorporated June 26, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. B. HUNKINS, President. JOSEPH D. RADFORD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$24,797 04	Capital paid in coin	$200,000 00
Miscellaneous stocks and bonds	13,816 00	Reserve fund	20,834 10
Loans on real estate	112,278 14	Due depositors	331,884 42
Loans on stocks and bonds	28,525 00	Due banks and bankers	25,525 88
Loans on personal security and overdrafts	322,670 14	Other liabilities	1,667 99
Money on hand	39,714 17		
Due from banks and bankers	31,187 03		
Other assets	6,924 87		
Total resources	$579,912 39	Total liabilities	$579,912 39

The amount of capital stock is $500,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 321; R. McComas, 40; L. L. Morse, 106; S. B. Hunkins, 50; W. G. Alexander, 5; C. C. Morse, 20; A. McDonald, 25; J. W. Blauer, 45; J. J. Miller, 50; T. S. Montgomery, 25; J. D. Radford, 5. Total number of shares held by the Directors is 692.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value
State of Washington	$454 10	$600 00
Santa Clara	24,342 94	26,777 23
Totals	$24,797 04	$27,377 23

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Mateo	$9,395 00	$22,000 00
Alameda	400 00	800 00
Santa Cruz	2,868 49	15,000 00
Monterey	100 00	150 00
Santa Clara	99,514 65	199,360 17
Totals	$112,278 14	$237,310 17

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
San José and Santa Clara R. R. Co. bonds	$7,000 00	$7,000 00	$7,000 00
104 shares Sperry Flour Co. stock	5,200 00	2,500 00	3,120 00
109⅘ shares Argonaut L. &. D. Co. stock	10,945 00	3,695 00	4,392 00
69 shares Security Savings Bank, San José, stock	900 00	621 00	759 00
Totals	$30,045 00	$13,816 00	$15,271 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
68 shares Sperry Flour Co. stock	$6,800 00	$1,500 00	$2,040 00
35 shares Sperry Flour Co. stock	3,500 00	50 00	1,050 00
50 shares Sperry Flour Co. stock	5,000 00	300 00	1,500 00
23 shares Garden City Bank and Trust Co. stock	2,300 00	1,200 00	2,300 00
20 shares Garden City Bank and Trust Co. stock	2,000 00	1,500 00	2,000 00
125 shares Argonaut L. &. D. Co. stock	12,500 00	2,000 00	9,000 00
20 shares Argonaut L. &. D. Co. stock	2,000 00	525 00	800 00
55 bonds of Hotel Vendome Co.	27,500 00	16,000 00	27,500 00
200 shares Home Union stock	2,000 00	500 00	1,200 00
15 shares Mutual Building and Loan Ass'n	3,000 00	500 00	1,200 00
45 shares Ontario S. & M. Co. stock	4,500 00	200 00	290 00
500 shares Tulare City Light and Water Co. stock	10,000 00	3,000 00	10,000 00
10 shares Salinas City Water Co. stock	1,000 00	250 00	1,000 00
25 shares San José Light and Power Co. stock	2,500 00	1,000 00	1,250 00
Totals	$84,600 00	$28,525 00	$61,130 00

Amount Due from, or Deposited with, other Banks or Bankers.

Hanover National Bank, New York	$5,998 82
Continental National Bank, Chicago	2,089 97
London, Paris, and American Bank, San Francisco	20,522 46
City Bank of Santa Cruz	144 39
National Bank of D. O. Mills & Co., Sacramento	2,215 72
Sundry banks (in transit)	215 67
Total	$31,187 03

Description of Other Assets.

	Amt. on Books.	Market Value.
Revenue stamps	$444 30	$444 30
Advanced legal charges	497 01	497 01
Totals	$941 31	$941 31

BANK OF SAN LEANDRO.

(Incorporated February 24, 1893.)

Showing its Financial Condition at Close of Business July 21, 1899.

S. HUFF, President. CHAS. H. HALE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	5,731 02	Reserve fund and profit and loss	15,415 23
Miscellaneous bonds and stocks	5,873 31	Due depositors	250,190 60
Loans on real estate	97,771 69	Other liabilities	1,300 54
Loans on stocks	3,100 00		
Loans on other securities	7,977 04		
Loans on personal security and overdrafts	72,317 28		
Money on hand	10,274 14		
Due from banks and bankers	79,673 44		
Other assets	1,188 45		
Total resources	$291,906 37	Total liabilities	$291,906 37

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: T. P. Cary, 100; R. S. Farrelly, 100; Jos. Hensden, 70; S. Huff, 195; A. Lucio, 10; J. B. Mendonca, 100; L. C. Morehouse, 115. Total number of shares held by the Directors is 690.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$5,731 02	$6,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kings	$3,000 00	$10,000 00
San Mateo	1,579 00	3,000 00
Alameda	90,048 09	190,000 00
Shasta	3,144 60	6,000 00
Totals	$97,771 69	$209,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
5 San Leandro 6% sewer bonds	$2,250 00	$2,250 00	$2,250 00
2 Niles School District 6% bonds	200 00	200 00	200 00
Sundry County and State warrants and claims	3,423 31	3,423 31	3,423 31
Totals	$5,873 31	$5,873 31	$5,873 31

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
15 shares Bank of San Leandro stock	$1,500 00	$375 00	$600 00
55 shares Bank of San Leandro stock	5,500 00	2,500 00	2,200 00
40 shares Oakland, S. L., & H. E. Ry. Co. stock	4,000 00		1,600 00
1,000 shares The Best Manufacturing Co. stock	1,000 00	225 00	225 00
Totals	$1,200 00	$3,100 00	$4,625 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Sundry county claims assigned	$7,877 04	$7,877 04
Assigned life insurance policy	100 00	1,400 00
Totals	$7,977 04	$9,277 04

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$43,328 46
Union National Bank, Oakland	8,746 42
Wells, Fargo & Co.'s Bank, San Francisco	27,598 56
Total	$79,673 44

ANDREWS BANKING COMPANY—SAN LUIS OBISPO.

(Incorporated December 13, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. P. ANDREWS, President. D. M. MEREDITH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,259 67	Capital paid in coin	$156,625 00
Real estate taken for debt	60,221 62	Reserve fund	2,895 00
Miscellaneous bonds and stocks	11,139 57	Due depositors	365,627 36
Loans on real estate	184,529 52	Due banks and bankers	1,453 80
Loans on stocks	10,277 98		
Loans on other securities	71,825 57		
Loans on personal security and overdrafts	92,849 98		
Judgments	9,835 32		
Money on hand	31,513 71		
Due from banks and bankers	31,783 65		
Other assets	5,364 57		
Total resources	$526,601 16	Total liabilities	$526,601 16

The amount of authorized capital stock is $300,000; amount subscribed is $158,500; amount paid in coin is $156,625. The total number of shares of stock issued is 1,566¼; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 433¼; Geo. H. Andrews, 10; Henry Bosse, 210; D. M. Meredith, 15; Timothy Murphy, 100. Total number of shares held by the Directors is 768¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$2,665 43	$1,825 00
San Luis Obispo	57,556 19	65,000 00
Totals	$60,221 62	$66,825 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$68,000 00	$75,000 00
Santa Clara	4,102 10	6,000 00
San Luis Obispo	110,507 42	142,126 00
Kern	1,920 00	3,000 00
Totals	$184,529 52	$226,126 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
220 shares Sperry Flour Co. stock	$22,000 00	$6,534 00	$7,500 00
El Paso de Robles Hotel bond	1,000 00	855 57	900 00
37½ shares Andrews Banking Co. stock	3,750 00	3,750 00	3,750 00
Totals	$26,750 00	$11,139 57	$12,150 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
29 shares San Luis B. and L. Ass'n stock	$5,800 00	$492 58	$1,825 00
49 shares County Bank stock	4,900 00	2,200 00	2,500 00
161 shares San Luis Water Co. stock	16,100 00	4,435 40	12,000 00
10 shares Arroyo Grande Creamery stock	500 00	150 00	300 00
10 shares Citizens' Bank stock, Paso Robles	1,000 00	100 00	500 00
40 shares Andrews Banking Co. stock	4,000 00	2,600 00	4,000 00
10 shares Electric Light Co. stock	1,000 00	300 00	1,000 00
Totals	$33,300 00	$10,277 98	$22,125 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Notes, mortgages, and trust deeds, held as collateral	$71,825 57	$95,753 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$18,826 03
National Bank of Commerce, New York	5,139 66
Farmers and Merchants' Bank, Los Angeles	6,342 85
Commercial Bank, Santa Barbara	1,475 11
Total	$31,783 65

BANK OF SAN LUIS OBISPO.

(Incorporated August 20, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES L. CRITTENDEN, President. S. W. WILSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	116,474 00	Reserve fund	45,848 68
Loans on real estate	2,321 05	Due depositors	28,010 33
Loans on other securities	3,000 00		
Loans on personal security and overdrafts	19,007 99		
Money on hand	12,068 68		
Due from banks and bankers	3,487 29		
Other assets	2,000 00		
Total resources	$173,859 01	Total liabilities	$173,859 01

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Crittenden, 500½; R. V. Bouldin, 12½; J. M. Wilcoxen, 15; T. T. Crittenden, 10; S. W. Wilson, 10. Total number of shares held by the Directors is 548.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$112,224 00	$112,224 00
Riverside	4,250 00	2,250 00
Totals	$116,474 00	$114,474 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$2,321 05	$3,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage	$3,000 00	$4,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$989 54
Nevada National Bank, San Francisco	1,528 49
Farmers and Merchants Bank, Los Angeles	144 17
National Bank of Commerce, New York	825 09
Total	$3,487 29

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills receivable	$21,653 28
Bank premises, furniture, and fixtures	17,500 00
Real estate	116,474 00
Overdrafts	2,675 76
Cash	12,068 68
Total	$170,371 72

COMMERCIAL BANK OF SAN LUIS OBISPO.

(Incorporated March, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

McD. R. VENABLE, President. D. D. BARNARD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$55,231 48	Capital paid in coin	$200,000 00
Miscellaneous bonds and stocks	45,330 00	Reserve fund	9,212 89
Loans on real estate	224,170 54	Due depositors	319,302 43
Loans on personal security and overdrafts	177,292 67	Due banks and bankers	3,030 35
Money on hand	13,776 70	Other liabilities	5,509 29
Due from banks and bankers	6,753 85		
Other assets	14,499 72		
Total resources	$537,054 96	Total liabilities	$537,054 96

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 100; Henry Brunner, 252; S. A. Dana, 49; B. Pezzoni, 70; W. F.

Scott, 140; A. Tognazzini, 100; P. Tognazzini, 35; H. M. Warden, 70; D. D. Barnard, 5. Total number of shares held by the Directors is 821.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$53,422 40	$60,750 00
Kern	550 00	1,250 00
Santa Barbara	1,259 08	1,500 00
Totals	$55,231 48	$62,550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo and Santa Barbara	$221,670 54	$343,845 00
Santa Clara	2,500 00	3,500 00
Totals	$224,170 54	$347,345 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
129 shares Bank of Santa Maria stock	$12,900 00	$6,125 00	$6,450 00
5 shares Union Creamery stock	500 00	500 00	500 00
471 shares San Luis Obispo Gas Co. stock	11,775 00	380 00	471 00
300 shares Germania Trust Co. stock	30,000 00	30,125 00	33,000 00
32 shares Citizens Bank of Paso Robles	3,200 00	3,200 00	3,200 00
10 S. L. O. Bituminous Rock Co. bonds	5,000 00	5,000 00	5,000 00
Totals	$63,375 00	$45,330 00	$48,621 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Union Bank of London	$269 59
Banca Svizzera-Am., Locarno	571 35
London, Paris, and American Bank, San Francisco	1,463 03
Importers and Traders Bank, New York	523 97
Anglo-Californian Bank, San Francisco	124 19
First National Bank, Los Angeles	622 62
First National Bank, San José	86 10
First National Bank, Santa Barbara	609 38
Citizens Bank, Paso Robles	541 08
Bank of Santa Maria	1,942 54
Total	$6,753 85

BANK OF SANTA MARIA.

(Incorporated May 1, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

PAUL O. TIETZEN, Manager. J. F. GOODWIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$11,211 36	Capital paid in coin	$25,000 00
Miscellaneous bonds, stocks, and warrants	877 02	Reserve fund	28,090 09
Loans on real estate	44,260 00	Due depositors	148,327 15
Loans on personal security and overdrafts	120,704 09	Due banks and bankers	792 50
Money on hand	7,741 46	Other liabilities	3,579 86
Due from banks and bankers	15,202 46		
Other assets	5,793 21		
Total resources	$205,789 60	Total liabilities	$205,789 60

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; J. F. Goodwin, 10; B. Pezzoni, 20; W. L. Adam, 10; P. O. Tietzen, 105; M. Fleisher, 10; S. A. Dana, 10; Chas. Bradley, 25. Total number of shares held by the Directors is 195.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$11,211 36	$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$44,260 00	$97,920 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
5 shares Swiss-American Bank stock	$500 00	$480 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$7,732 61
Commercial Bank, San Luis Obispo	945 72
First National Bank, Los Angeles	589 96
Laidlaw & Co., New York	31 99
First National Bank, Santa Barbara	178 30
Commercial Bank, Santa Barbara	232 40
Santa Barbara County National Bank	188 61
Germania Trust Co.	5,302 87
Total	$15,202 46

SAN MATEO BANK.

(Incorporated July 9, 1894.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES D. BYRNES, President. PHIL M. ROEDEL, Cashier.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$70,904 65	Reserve fund	$23,991 79
Money on hand	5,130 40	Due depositors	59,507 46
Due from banks and bankers	3,639 05	Other liabilities	93 20
Other assets	3,918 35		
Total resources	$83,592 45	Total liabilities	$83,592 45

The amount of capital stock is $200,000; amount subscribed is $72,000; amount paid in coin is $21,600. The total number of shares of stock issued is 720; the amount paid on each share is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Byrnes, 50; Robert Wisnom, 25; Clement Dixon, 25; E. A. Husing, 5; W. B. Lawrence, 1; C. M. Morse, 2; Phil M. Roedel, 607. Total number of shares held by the Directors is 715.

BANK OF SANTA MONICA.

(Incorporated April 14, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

ROBERT F. JONES, President. C. L. BUNDY, Secretary.

Resources.		*Liabilities.*	
Bank premises	$30,784 28	Capital paid in coin	$50,000 00
Real estate taken for debt	924 34	Reserve fund	5,038 22
Miscellaneous bonds and stocks	500 00	Due depositors	156,616 48
Loans on real estate	23,364 82	Other liabilities	180 00
Loans on stocks and bonds	41,590 00		
Loans on other securities	250 00		
Loans on personal security and overdrafts	40,671 45		
Money on hand	39,662 03		
Due from banks and bankers	29,653 94		
Other assets	4,433 84		
Total resources	$211,834 70	Total liabilities	$211,834 70

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert F. Jones, 20; Roy Jones, 10; Dr. N. H. Hamilton, 30; Dr. A. C. Rogers, 20; E. J. Gorham, 10; W. E. Lester, 10; H. W. Keller, 15. Total number of shares held by the Directors is 115.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County situated in.	Cost on Books.	Market Value.
Tulare	$924 34	$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$1,561 32	$8,000 00
Los Angeles	21,803 50	50,000 00
Totals	$23,364 32	$58,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
5 shares Bank of Santa Monica stock	$500 00	$500 00	$500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Santa Monica stock	$11,300 00	$10,000 00	$11,300 00
Continental B. and L. Ass'n of S. F. stock	1,000 00	200 00	650 00
Bank of Santa Monica stock	1,000 00	780 00	1,000 00
North Beach Bath House Co. stock	50,000 00	25,000 00	50,000 00
Los Angeles and Pacific Railway bonds. (This loan is further secured by real estate valued at $5,000)	10,000 00	5,000 00	9,000 00
Fred Heim Brewing Co. bond	1,000 00	200 00	1,000 00
Santa Monica Electric Power Co. stock	300 00	200 00	300 00
Totals	$74,600 00	$31,380 00	$73,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy	$250 00	$500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Los Angeles National Bank	$7,968 45
Crocker-Woolworth National Bank, San Francisco	1,125 16
Western National Bank, New York	6,999 10
Illinois Trust and Savings Bank, Chicago	2,573 56
First National Bank	4,330 92
Farmers and Merchants Bank, Los Angeles	5,656 75
Total	$29,653 94

BANK OF SAN PEDRO.

(Incorporated 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

WILLIAM G. KERCKHOFF, President. GEORGE H. PECK, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$4.314 05	Capital paid in coin	$25,000 00
Real estate taken for debt	672 61	Reserve fund	1,035 04
Loans on real estate	52,469 82	Due depositors	37,790 49
Money on hand	2,364 63		
Due from banks and bankers	2,050 39		
Other assets	1,954 03		
Total resources	$63,825 53	Total liabilities	$63,825 53

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: William G. Kerckhoff, 179; George H. Peck, Jr., 313; F. L. Schilling, 5; G. E. Eshman, 1; E. Mahar, 1. Total number of shares held by the Directors is 499.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$672 61	$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$223 43
Nevada National Bank, San Francisco	945 42
First National Bank, Los Angeles	693 68
Importers and Traders Bank, New York	97 64
Western State Bank, Chicago	31 29
First National Bank, Pasadena	58 93
Total	$2,050 39

MARIN COUNTY BANK—SAN RAFAEL.

(Incorporated January 26, 1899.)

Showing its Financial Condition at Close of Business July 31, 1899.

CHARLES MARTIN, President. S. H. CHEDA, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$16,659 45	Capital paid in coin	$25,000 00
Loans on personal security and overdrafts	21,962 52	Due depositors	22,418 79
Money on hand	12,648 72	Due banks and bankers	948 12
Due from banks and bankers	5,121 26	State, county, or city money	10,000 00
Other assets	2,032 85	Other liabilities	57 89
Total resources	$58,424 80	Total liabilities	$58,424 80

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Martin, 50; Henry Brunner, 50; J. L. Greer, 25; A. P. Sartori, 125; S. H. Cheda, 250. Total number of shares held by the Directors is 500.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$16,659 49	$39,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Swiss-American Bank, San Francisco	$5,014 91
The Wm. Hill Company, Petaluma	106 35
Total	$5,121 26

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Interest due and uncollected	$586 80

EXCHANGE BANK—SANTA ROSA.

(Incorporated April 1, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

MANVILLE DOYLE, President. FRANK P. DOYLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,965 66	Capital paid in coin	$120,000 00
Real estate taken for debt	7,710 26	Reserve fund	8,557 19
Miscellaneous bonds and stocks	3,500 00	Due depositors	138,410 44
Loans on real estate	83,301 78	Due banks and bankers	276 88
Loans on other securities	8,725 00	Other liabilities	539 19
Loans on personal security and overdrafts	89,006 94		
Money on hand	32,249 97		
Due from banks and bankers	29,438 94		
Other assets	2,885 15		
Total resources	$267,783 70	Total liabilities	$267,783 70

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $120,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: H. E. Lawrence, 25; A. C. Shelton, 75; L. V. Hitchcock, 53; M. Doyle, 1,050; F. P. Doyle, 390. Total number of shares held by the Directors is 1,593.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$7,710 26	$9,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Klamath, Oregon	$1,500 00	$2,500 00
Tulare (other security pledged)	3,500 00	2,500 00
Sonoma	78,301 78	160,000 00
Totals	$83,301 78	$165,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
100 shares Cloverdale Wine Co. stock	$10,000 00	$3,500 00	$3,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
About 100,000 gallons wine	$8,725 00	$12,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$25,659 07
Laidlaw & Co., New York	2,047 70
The Wm. Hill Company, Petaluma	1,732 17
Total	$29,438 94

SANTA ROSA BANK.

(Incorporated August 20, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

THOMAS HOPPER, President. L. W. BURRIS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$36,451 71	Capital paid in coin	$300,000 00
Real estate taken for debt	141,527 89	Reserve fund	131,641 48
Miscellaneous bonds and stocks	59,282 43	Due depositors	482,566 36
Loans on real estate	196,500 00	Due banks and bankers	5,316 05
Loans on other securities	150,000 00		
Loans on personal security and overdrafts	208,330 79		
Money on hand	63,130 48		
Due from banks and bankers	19,962 10		
Other assets	44,338 49		
Total resources	$919,523 89	Total liabilities	$919,523 89

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 350; Allen A. Curtis, 295; Chas. R. Farmer, 20; John S. Taylor, 100; B. W. Paxton, 10; Thos. Hopper, 513; W. D. Reynolds, 12. Total number of shares held by the Directors is 1,300.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$127,303 42	$150,000 00
Wheaton, Ill.	14,224 47	
Totals	$141,527 89	$150,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Mendocino	$10,000 00
Sonoma	186,500 00
Total	$196,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Mendocino County school bonds	$10,000 00	$10,500 00
California fruit cannery stock	30,000 00	30,000 00
Pacific Lumber Co. bonds	19,282 43	19,282 43
Totals	$59,282 43	$59,782 43

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wine, brandy, and sundry collaterals	$150,000 00	$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Sonoma Valley Bank, Sonoma	$1,909 68
London and San Francisco Bank, San Francisco	5,803 44
Union National Bank, Chicago	2,982 70
Sundry collection agents	9,266 28
Total	$19,962 10

SAVINGS BANK OF SANTA ROSA.

(Incorporated March 10, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. P. Overton, President. C. A. Hoffer, Cashier.

Resources.		*Liabilities.*	
Bank premises	$39,372 40	Capital paid in coin	$200,000 00
Real estate taken for debt	105,333 57	Reserve fund	100,949 98
County warrants	21 00	Due depositors	666,491 58
Loans on real estate	315,433 63	Due banks and bankers	9,269 07
Loans on stocks	23,690 00	Other liabilities	993 87
Loans on other securities	27,219 38		
Loans on personal security and overdrafts	257,225 96		
Money on hand	28,276 26		
Due from banks and bankers	163,907 19		
Other assets	17,225 11		
Total resources	$977,704 50	Total liabilities	$977,704 50

The amount of capital stock is $300,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Andrew Markham, 242; Daniel Brown, 50; J. D. Lodge, 100; Julius Ort, 11; Con. Shea, 15; J. P. Overton, 45. Total number of shares held by the Directors is 463.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$97,833 57	$97,833 57
Yolo	7,500 00	7,500 00
Totals	$105,333 57	$105,333 57

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$296,274 75	$400,000 00
Madera	2,000 00	4,000 00
Mendocino and Shasta	11,098 45	20,000 00
Tulare	600 00	2,500 00
San Diego	5,000 00	12,000 00
Kern	460 43	1,000 00
Totals	$315,433 63	$439,500 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
School order	$21 00	$21 00	$21 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Santa Rosa Lighting Co. stock	$20,000 00	$5,000 00	$5,000 00
3 shares our stock	300 00	300 00	400 00
300 shares Press-Democrat Publishing Co. stock	30,000 00	7,500 00	7,500 00
21 shares our stock, and personal	2,100 00	2,600 00	2,800 00
20 shares Santa Rosa Bank stock	2,000 00	890 00	2,500 00
1,853 shares Great Eastern Mining Co. stock	90,000 00	400 00	1,800 00
270 shares Santa Rosa Tanning Co. stock	27,000 00	7,000 00	27,000 00
Totals	$171,400 00	$23,690 00	$27,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine and cooperage	$17,643 87	$17,643 87
Crop mortgages	3,143 00	3,243 00
Chattel mortgages	3,974 50	3,974 50
Miscellaneous	2,458 01	2,458 01
Totals	$27,219 38	$27,219 38

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$46,335 65
First National Bank	55,053 74
Wm. Hill Co., Petaluma	469 63
Swiss-American Bank, San Francisco	7,062 11
Central National Bank, New York	46,069 24
Merchants' Loan and Trust Co., Chicago	8,896 78
Bank collection	20 00
Total	$163,907 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Judgments	$4,837 13	$4,184 40
United States internal revenue stamps	267 17	267 17
Old banking house and lot	8,479 81	8,479 81
Cooperage	1,141 00	1,141 00
Furniture, safe, etc.	2,500 00	2,500 00
Totals	$17,225 11	$16,572 38

BANK OF SEBASTOPOL.

(Incorporated January 27, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

C. WIGHTMAN, President. GEORGE P. BAXTER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,128 11	Capital paid in coin	$86,100 00
Loans on real estate	78,257 50	Reserve fund	3,608 84
Loans on personal security and overdrafts	52,306 52	Due depositors	63,058 04
Money on hand	6,381 90	Due banks and bankers	466 88
Due from banks and bankers	9,920 11	Other liabilities	78 50
Other assets	3,318 12		
Total resources	$153,312 26	Total liabilities	$153,312 26

The amount of capital stock is $86,100; amount subscribed is $86,100; amount paid in coin is $86,100. The total number of shares of stock issued is 861; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 118; C. Wightman, 6; P. H. Atkinson, 22; Charles Martin, 150; George P. Baxter, 71. Total number of shares held by the Directors is 367.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt Loaned.
Sonoma	$68,257 50
Santa Barbara	10,000 00
Total	$78,257 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,643 96
Savings Bank of Santa Rosa	4,949 72
Swiss-American Bank, San Francisco	1,326 43
Total	$9,920 11

BANK OF SELMA.

(Incorporated May, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

M. SIDES, President. D. S. SNODGRASS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	14,585 00	Reserve fund	1,500 00
Miscellaneous bonds and stocks	7,556 58	Due depositors	127,806 74
Loans on real estate	75,164 00	Due banks and bankers	47 90
Loans on other securities	6,851 14	Other liabilities	5,111 36
Loans on personal security and overdrafts	53,356 60		
Money on hand	4,554 43		
Due from banks and bankers	9,075 00		
Other assets	5,323 25		
Total resources	$184,466 00	Total liabilities	$184,466 00

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Marion Sides, 30; C. Baehtold, 55; C. J. Berry, 79; G. J. Nees, 15⅓; O. J. Woodward, 50. Total number of shares held by the Directors is 229⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$14,585 00	$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$75,164 00	$150,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
15⅔ shares Centerville and Kingsburg Irrigation Ditch Co. stock	$10,966 66	$4,010 00	$783 33
12¼ shares Fowlers' Switch Canal Co. stock	3,675 00		3,999 99
266⅔ shares Masonic Temple Ass'n stock	5,333 33		612 50
Secretary's warrants on Centerville and Kingsburg Ditch Co.	3,546 58	3,546 58	3,546 58
Totals	$23,521 57	$7,556 58	$8,942 40

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	$6,851 14	$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$3,518 44
First National Bank, Fresno	3,785 29
Farmers' National Bank, Fresno	1,771 27
Total	$9,075 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Collections in transit	$823 00	$823 00

TUOLUMNE COUNTY BANK—SONORA.

(Incorporated May 12, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. W. STREET, President. E. D. WOLFE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	1,800 00	Reserve fund	13,328 87
Miscellaneous bonds and stocks	99,708 90	Due depositors	93,792 30
Loans on real estate	23,191 75	Due banks and bankers	27,583 51
Loans on stocks	4,000 00		
Loans on personal security and overdrafts	18,584 42		
Money on hand	26,431 95		
Due from banks and bankers	662 23		
Other assets	5,325 43		
Total resources	$184,704 68	Total liabilities	$184,704 68

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. S. Benedict, 10; F. W. Street, 10; F. A. Hender, 10; J. B. Curtin, 10; E. D. Wolfe, 10. The total number of shares held by the Directors is 50.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tuolumne	$1,800 00	$1,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tuolumne	$13,691 75	$33,400 00
Siskiyou	9,500 00	25,000 00
Los Angeles	175 00	250 00
Totals	$23,366 75	$58,650 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
Rose Creek Mining Co. stock	$20,000 00	$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Sundry banks (cash collections)	$662 23

SONOMA VALLEY BANK—SONOMA.

(Incorporated June 9, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

DAVID BURRIS, President. JESSE BURRIS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,755 00	Capital paid in coin	$50,200 00
Real estate taken for debt	28,516 49	Reserve fund	6,954 12
Loans on real estate	28,537 00	Due depositors	66,668 29
Loans on stocks, bonds, and warrants	20,000 00	Due banks and bankers	1,878 96
Loans on other securities	3,500 00		
Loans on personal security and overdrafts	18,626 71		
Money on hand	8,799 19		
Due from banks and bankers	8,974 86		
Other assets	1,992 12		
Total resources	$125,701 37	Total liabilities	$125,701 37

The amount of capital stock is $100,000; amount subscribed is $50,200; amount paid in coin is $50,200. The total number of shares of stock issued is 502; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thomas Hopper, 51; P. H. Thompson, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$28,516 49	$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$28,207 00	$75,000 00
Plumas	330 00	500 00
Totals	$28,537 00	$75,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Santa Rosa Bank stock	$15,000 00	$12,000 00	$20,000 00
6 shares German Savings and Loan Society stock	6,000 00	8,000 00	9,000 00
Totals	$21,000 00	$20,000 00	$29,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On wine	$2,000 00	$5,000 00
On wine	1,500 00	4,000 00
Totals	$3,500 00	$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$8,871 85
J. & W. Seligman & Co., New York	103 01
Total	$8,974 86

FARMERS AND MERCHANTS BANK—STOCKTON.

(Incorporated October 17, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

P. B. FRASER, President. C. H. KEAGLE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$29,719 73	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	70,600 00	Reserve fund	140,667 18
Loans on real estate	306,576 45	Due depositors	556,415 83
Loans on stocks	128,428 55	Due banks and bankers	57,005 64
Loans on other securities	13,238 30	Other liabilities	5,686 70
Loans on personal security and overdrafts	274,188 52		
Money on hand	131,778 07		
Due from banks and bankers	101,838 73		
Other assets	3,407 00		
Total resources	$1,059,775 35	Total liabilities	$1,059,775 35

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $300,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 202; D. S. Rosenbaum, 680; W. H. Crocker, 100; Geo. Finkbohner, 35; D. A. Guernsey, 110; G. C. Hyatt, 25; George B. Sperry, 95; H. B. Bishop, 50; J. C. Thompson, 50. Total number of shares held by the Directors is 1,347.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	$26,350 65	$35,000 00
Merced	2,030 86	3,000 00
Calaveras	1,338 22	2,000 00
Totals	$29,719 73	$40,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$285,376 45	$450,700 00
Stanislaus	21,200 00	31,500 00
Totals	$306,576 45	$482,200 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States coupons of 1907, 4%	$53,000 00	$53,000 00	$59,625 00
United States coupons of 1918, 3%	7,600 00	7,600 00	7,980 00
San Francisco and San Joaquin Valley Railway 5% bonds	10,000 00	10,000 00	11,000 00
Totals	$70,600 00	$70,600 00	$78,605 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Farmers and Merchants Bank of Stockton stock	$9,000 00	$8,452 20	$12,000 00
Citizens' Natural Gas Company stock	960 00	575 00	960 00
Oakdale Land and Improvement Co. stock	27,000 00	16,000 00	27,000 00
Stockton Savings and Loan Society stock	4,100 00	3,118 35	4,100 00
Sperry Flour Company stock	40,000 00	17,751 00	24,000 00
Yosemite Theater Company stock	34,560 00	18,600 00	25,920 00
Stockton Land, Loan, and Building Ass'n stock	11,592 00	11,100 00	16,467 00
San Joaquin Valley Building and Loan Association stock	4,360 00	2,150 00	6,130 00
Stockton Savings Bank stock	8,080 00	6,400 00	8,080 00
Farmers' Union and Milling Company stock	2,000 00	1,200 00	1,500 00
Merced Security Savings Bank stock	4,633 00	4,444 00	6,950 00
First National Bank of Stockton stock	17,000 00	22,638 00	30,600 00
Bank of Oakdale stock	7,500 00	14,000 00	17,500 00
San Joaquin Valley Bank stock	1,800 00	2,000 00	2,400 00
Totals	$172,585 00	$128,428 55	$183,607 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	$11,738 30	$12,875 00
Beans in warehouse	1,500 00	1,815 00
Totals	$13,238 30	$14,690 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$16,546 98
London, Paris, and American Bank, San Francisco	19,676 81
Nevada National Bank, San Francisco	32,415 20
National Bank of Republic, New York	18,550 70
Union Trust Company, Chicago	3,513 90
Bank of Oakdale	3,193 98
Farmers and Merchants Bank, Los Angeles	6,437 19
National Bank of D. O. Mills & Co., Sacramento	1,503 97
Total	$101,838 73

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$1,407 00	$1,407 00

SAN JOAQUIN VALLEY BANK—STOCKTON.

(Incorporated March, 1868.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. M. WELSH, President. R. B. TEEFY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$61,217 22	Capital paid in coin	$158,580 00
Loans on real estate	238,670 00	Reserve fund	121,291 95
Loans on stocks	50,400 00	Due depositors	239,124 80
Loans on other securities	18,000 00	Other liabilities	652 97
Loans on personal security and overdrafts	106,869 86		
Money on hand	17,546 36		
Due from banks and bankers	24,737 48		
Other assets	2,208 80		
Total resources	$519,649 72	Total liabilities	$519,649 72

The amount of capital stock is $500,000; amount subscribed is $264,300; amount paid in coin is $158,580. The total number of shares of stock issued is 2,643; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Welsh, 253; G. A. Shurtleff, 172; G. B. Claiborne, 80; R. C. Sargent, 50; J. D. Young, 30; W. C. White, 20; W. G. Wallace, 20; Jos. Fyfe, 10; W. Bruce Harrison, 10. Total number of shares held by the Directors is 645.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	$60,000 00	$60,000 00
Stanislaus	1,217 22	1,217 22
Totals	$61,217 22	$61,217 22

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$235,670 00	$350,000 00
Stanislaus	3,000 00	5,000 00
Totals	$238,670 00	$355,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
20 shares Pioneer Hall stock	$500 00		
35 shares Stockton Savings and Loan Society stock	3,500 00		
200 shares San Joaquin Valley Bank stock	17,000 00		
100 shares California Navigation and Improvement Co. stock	7,000 00		
30 shares Pacific States Building and Loan Association stock	2,000 00		
66 shares Stockton Land, Loan, and Building Association stock	11,000 00	$50,400 00	$67,000 00
35 shares Stockton Savings Bank stock	3,150 00		
15 shares Farmers and Merchants Bank stock	1,200 00		
2 shares Masonic Hall stock	200 00		
6 shares Citizens Gas Well stock	1,200 00		
12 shares U. S. Building and Loan Association stock	1,800 00		
30 shares San Joaquin Valley Building and Loan Association stock	4,500 00		
Totals	$53,050 00	$50,400 00	$67,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat, barley, beans, and wool, upon warehouse receipts assigned to bank, and insured	$18,000 00	$32,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

J. P. Morgan & Co., New York	$2,786 11
Wells, Fargo & Co.'s Bank, San Francisco	21,951 37
Total	$24,737 48

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Personal notes, indorsed by one or more parties	$106,869 86

STOCKTON SAVINGS AND LOAN SOCIETY.

(Incorporated August, 1867.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. M. WEST, President. W. W. WESTBAY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$894,837 39	Capital paid in coin	$500,000 00
Miscellaneous bonds, stocks, and warrants	151,912 09	Reserve fund	136,341 59
Loans on real estate	953,665 65	Due depositors	1,822,202 85
Loans on stocks	21,952 92	Other liabilities	3,451 67
Loans on other securities	104,006 96		
Loans on personal security and overdrafts	191,972 74		
Money on hand	55,237 24		
Due from banks and bankers	76,975 53		
Other assets	11,435 59		
Total resources	$2,461,996 11	Total liabilities	$2,461,996 11

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. Total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred M. West, 28; Chas. Haas, 30; Wm. Inglis, 30; M. L. Hewitt, 143; A. W. Simpson, 85; H. C. Holman, 143; J. D. Peters, 146. Total number of shares held by the Directors is 605.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	$514,526 27	
Sacramento	2,880 00	
Fresno	3,183 02	
Merced	31,962 54	
Stanislaus	55,073 15	$894,837 39
Butte	248,963 08	
Tulare	1,456 90	
Calaveras	2,374 06	
Yuba	34,418 37	
Totals	$894,837 39	$894,837 39

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$834,235 38	
Butte	5,616 71	
Calaveras	3,790 00	
Madera	28,720 00	$1,589,440 00
Merced	5,315 82	
Stanislaus	63,771 91	
Tulare	12,215 83	
Totals	$953,665 65	$1,589,440 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Masonic Hall stock	$1,998 60	$1,998 60	$1,998 60
Stockton Savings and Loan Society stock	27,382 80	27,382 80	28,000 00
County bills	452 69	452 69	452 69
Spring Valley Water bonds	70,000 00	71,350 00	71,350 00
County bonds	1,000 00	1,003 00	1,003 00
San Francisco and San Joaquin Valley Railroad bonds	10,000 00	11,100 00	11,100 00
United States registered bonds	30,000 00	38,625 00	38,625 00
Totals	$140,834 09	$151,912 09	$152,529 29

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Fireman's Fund stock	$700 00	$670 00	$1,050 00
Stockton Land, Loan, and Building Ass'n stock	2,000 00	1,000 00	1,000 00
Farmers Union and Milling Co. stock	10,500 00	8,500 00	11,970 00
Stockton Savings Bank stock	2,500 00	4,000 00	4,675 00
Farmers and Merchants Bank stock	2,400 00		
Citizens Natural Gas Co. stock	1,100 00	5,000 00	2,200 00
Sacramento Natural Gas Co. stock	53,000 00		26,500 00
California Navigation and Improvement Co. stock	200 00	100 00	160 00
People's Savings Bank, Sacramento, stock	3,806 00	2,182 92	2,630 00
Totals	$76,206 00	$21,452 92	$50,185 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Passbooks	$12,195 00	$12,195 00
Grain, on warehouse receipts	91,811 96	96,402 55
Totals	$104,006 96	$108,597 55

Amount Due from, or Deposited with, other Banks or Bankers.

Union National Bank	$4,665 58
Bank of California, San Francisco	32,667 69
Bank of New York	29,409 82
Laidlaw & Co., New York	4,747 15
National Bank of D. O. Mills & Co., Sacramento	5,485 29
Total	$76,975 53

STOCKTON SAVINGS BANK.

(Incorporated July 5, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. D. PETERS, President. SIDNEY NEWELL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$109,742 87	Capital paid in coin	$400,000 00
Loans on real estate	547,922 59	Reserve fund	74,543 79
Loans on stocks, bonds, and warrants	207,669 16	Due depositors	690,872 15
Loans on other securities	15,859 14	Due banks and bankers	965 47
Loans on personal security and overdrafts	167,540 54	Other liabilities	1,902 21
Money on hand	38,482 57		
Due from banks and bankers	71,905 97		
Other assets	9,160 78		
Total resources	$1,168,283 62	Total liabilities	$1,168,283 62

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $400,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Peters, 194; Dr. Asa Clark, 100; W. C. Daggett, 20; E. R. Hedges, 230; Geo. Hornage, 68; Richard Lauren, 20; Hoyle Greenwood, 95; Dr. A. W. Hoisholt, 25; J. H. Hough, 20; C. Swain, 170; John Garwood, 30. Total number of shares held by the Directors is 972.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Joaquin	$108,442 12
Santa Clara	250 00
Calaveras	50 75
Alameda	1,000 00
Total	$109,742 87

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$527,320 37	$862,325 00
Yolo	3,000 00	7,200 00
Calaveras	1,819 57	5,000 00
Madera	5,079 15	10,000 00
Tulare	5,003 50	8,000 00
Stanislaus	4,600 00	7,000 00
Tehama	1,100 00	3,000 00
Totals	$547,922 59	$902,525 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
982 shares Stockton Savings Bank stock	$98,200 00	$52,602 23	$98,200 00
530 shares Yosemite Theater Co. stock	53,000 00	25,818 51	42,400 00
23 shares Masonic Hall stock	2,300 00	1,000 00	2,300 00
100 shares P. A. Buell & Co. stock	10,000 00	2,500 00	5,000 00
1217 shares California Navigation and Improvement Co. stock	121,700 00	65,030 05	97,360 00
30 shares Stockton Savings and Loan Society stock	3,000 00	3,000 00	3,750 00
120 shares San Joaquin Dredger stock	12,000 00	4,693 00	4,800 00
258 bonds Modesto Irrigation District	129,000 00	32,210 46	32,450 00
Land District warrants filed with County Treasurer, and registered	20,814 91	20,814 91	20,814 91
Totals	$450,014 91	207,669 16	$307,074 91

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
602 tons wheat	$9,559 14	$12,020 00
307 tons barley (seed)	6,300 00	7,675 00
Totals	$15,859 14	$19,695 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$53,288 42
German-American Bank, New York	11,631 75
First National Bank, Chicago	6,985 80
Totals	$71,905 97

BANK OF SUISUN.

(Incorporated February 9, 1876.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. D. ROBBINS, President. R. D. ROBBINS, JR., Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$116,182 11	Capital paid in coin	$100,000 00
Loans on real estate	216,750 52	Reserve fund, and profit and loss	247,896 19
Loans on personal security and overdrafts	68,422 33	Due depositors	251,911 46
Money on hand	28,727 66	Other liabilities	3,704 88
Due from banks and bankers	171,477 56		
Other assets	1,952 35		
Total resources	$603,512 53	Total liabilities	$603,512 53

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 596; L. B. Abernathe, 5; G. A. Lamont, 80; M. Dinkelspiel, 10; R. D. Robbins, Jr., 5. Total number of shares held by the Directors is 696.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$116,182 11	$117,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	$216,750 52	$265,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$164,917 97
Bank of Vacaville	6,559 59
Total	$171,477 56

BANK OF LASSEN COUNTY—SUSANVILLE.

(Incorporated October 29, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

FRED HINES, President. H. W. MEYLERT, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$22,975 00	Capital paid in coin	$10,000 00
Loans on personal security and overdrafts	52,643 39	Reserve fund	1,426 76
Money on hand	18,533 95	Due depositors	158,001 62
Due from banks and bankers	72,231 57		
Other assets	3,044 47		
Total resources	$169,428 38	Total liabilities	$169,428 38

The amount of capital stock is $10,000; amount subscribed is $10,000; amount paid in coin is $10,000. The total number of shares of stock issued is 100; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred Hines, 51; H. W. Meylert, 26; W. W. Scholl, 6; J. L. McDermott, 5; William Brockman, 1. Total number of shares held by the Directors is 89.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$11,518 58
National Bank of D. O. Mills & Co., Sacramento	11,724 55
Washoe County Bank, Reno	38,918 72
Bank of Nevada, Reno	294 04
First National Bank, Chicago	5,275 23
Chemical National Bank, New York	4,500 45
Total	$72,231 57

BANK OF TEHACHAPI.

(Incorporated October 11, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. HIRSHFELD, President. ALBERT AUCKER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,157 80	Capital paid in coin	$15,000 00
Loans on real estate	6,215 55	Reserve fund	1,262 46
Loans on personal security and overdrafts	19,718 31	Due depositors	19,753 57
Money on hand	1,957 03	Due banks and bankers	2,500 00
Due from banks and bankers	6,696 18	Other liabilities	10,744 11
Other assets	7,515 27		
Total resources	$49,260 14	Total liabilities	$49,260 14

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $15,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $15.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Hirshfeld, 200; L. Harris, 195; H. A. Blodget, 200; A. Aucker, 195; H. Harris, 10. Total number of shares held by the Directors is 800.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$7,157 80	$10,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$2,123 83
Farmers and Merchants Bank, Los Angeles	2,974 72
Bank of Bakersfield	902 33
Kern Valley Bank, Bakersfield	144 18
Wells, Fargo & Co.'s Bank, New York	546 12
Out collect to bank	5 00
Total	$6,696 18

BANK OF TOMALES.

(Incorporated June 25, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

WARREN DUTTON, President. THOS. J. ABLES, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	15,148 98	Reserve fund	109,159 35
Loans on real estate	207,389 75	Due depositors	174,644 50
Loans on stocks	16,171 00		
Loans on personal security and overdrafts	107,261 54		
Money on hand	6,372 94		
Due from banks and bankers	26,568 79		
Other assets	1,890 85		
Total resources	$383,803 85	Total liabilities	$383,803 85

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors. and number of shares of stock held by each, are as follows: Warren Dutton, 129; H. E. Lawrence, 131; G. W. Burbank, 100; A. P. Gaver, 100; Thos. J. Ables, 44. Total number of shares held by the Directors is 504.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Marin	$5,452 00	$6,000 00
Sonoma	9,696 98	10,000 00
Totals	$15,148 98	$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$155,639 75	$210,000 00
Sonoma	45,000 00	60,000 00
Marin and Sonoma	6,750 00	10,000 00
Totals	$207,389 75	$280,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
73 shares Bank of Tomales stock	$7,300	$16,171 00	$16,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$24,614 35
Dairymen's Bank, Valley Ford	3 28
Wm. Hill Co., Petaluma	1,951 16
Total	$26,568 79

DESCRIPTION OF OTHER ASSETS.

Interest on certificates of deposit	$430 95

BANK OF TULARE.

(Incorporated July 27, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. LATHROP, President. JOHN A. GOBLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$19,350 99	Capital paid in coin	$50,000 00
Real estate taken for debt	29,714 76	Reserve fund	27,080 10
Miscellaneous bonds and stocks	20,601 50	Due depositors	131,604 19
Loans on real estate	27,825 90	Other liabilities	640 79
Loans on stocks and bonds	1,874 02		
Loans on other securities	22,214 17		
Loans on personal security and overdrafts	51,572 85		
Money on hand	16,465 38		
Due from banks and bankers	14,450 81		
Other assets	5,254 70		
Total resources	$209,325 08	Total liabilities	$209,325 08

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 100; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Lathrop, 87; J. Goldman, 195; J. H. Morton, 75; W. L. Blythe, 10; John A. Goble, 10. Total number of shares held by the Directors is 377.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	$29,714 76

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare	$27,825 90

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Tulare Irrigation District bonds	$20,250 00
Farmers' Ditch Co. stock	232 50
Total	$20,482 50

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Elk Bayou Ditch Co. stock	$146 50
Tulare Gas Co. stock	550 00
Tulare Irrigation District bonds	542 72
Bank stock	271 80
Tulare Oil and Mining Co. stock	363 00
Total	$1,874 02

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Promissory notes	$12,232 00
Life insurance policy	1,273 00
Crop mortgages	4,233 17
Chattel mortgages	4,476 00
Total	$22,214 17

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$1,165 82
National Bank of the Republic, New York	1,606 87
First National Bank, Los Angeles	663 48
Bank of Visalia	2,063 81
First National Bank, Stockton	8,658 11
Cash collections	292 72
Total	$14,450 81

BANK OF TUSTIN.

(Incorporated October 10, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. S. BARTLETT, President. E. D. BUSS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	15,700 00	Profit and loss and contingent fund	5,470 89
Miscellaneous bonds and stocks	7,220 00	Due depositors	58,731 88
Loans on real estate	14,160 00	Due banks and bankers	1,642 99
Loans on stocks	1,620 00		
Loans on other securities	4,700 00		
Loans on personal security and overdrafts	17,072 21		
Money on hand	5,787 88		
Due from banks and bankers	9,252 12		
Other assets	2,333 55		
Total resources	$90,845 76	Total liabilities	$90,845 76

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each are as follows: W. S. Bartlett, 30; N. Palmer, 50; E. D. Buss, 100; J. F. Kendall, 10; C. E. Utt, 10. Total number of shares held by the Directors is 200.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$15,700 00	$15,700 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Orange	$14,160 00	$37,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Bank of Tustin stock	$1,900 00	$1,900 00	$1,900 00
Arizona Sandstone Co. stock	2,500 00	610 00	625 00
State Mutual Building and Loan Association stock, Los Angeles	1,800 00	950 00	1,000 00
Union Bank of Savings stock, Los Angeles	500 00	500 00	500 00
United States 3% and 4% bonds	1,100 00	1,110 00	1,200 00
Orange County school district lands	2,100 00	2,150 00	2,200 00
Totals	$9,900 00	$7,220 00	$7,425 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Tustin stock	$2,750 00	$1,350 00	$2,750 00
Arizona Sandstone Co. stock	3,000 00	270 00	750 00
Totals	$5,750 00	$1,620 00	$3,500 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Hay and grain	$4,700 00	$5,500 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$2,179 90
First National Bank, Los Angeles	1,453 88
Citizens Bank, Los Angeles	34 78
Commercial Bank, Santa Ana	4,261 87
First National Bank, Santa Ana	1,321 69
Total	$9,252 12

Description of Other Assets.

	Amt. on Books.	Market Value.
Revenue stamps	$65 00	$65 00

BANK OF UKIAH.

(Incorporated January 10, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. McGARVEY, President. SAM WHEELER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,538 10	Capital paid in coin	$250,000 00
Real estate taken for debt	178,612 39	Profit and loss and contingent fund	9,454 94
County warrants	3,376 05	Due depositors	182,619 89
Loans on real estate	87,260 58	Due banks and bankers	2,351 73
Loans on personal security and overdrafts	90,533 13	Other liabilities	12,248 17
Money on hand	35,632 74		
Due from banks and bankers	37,012 35		
Other assets	8,709 39		
Total resources	$456,674 73	Total liabilities	$456,674 73

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. Total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; John P. Hoffman, 66; M. Baechtel, 42; Hale McCowen, 23; J. W. Eversole, 56. Total number of shares held by the Directors is 287.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	$164,864 33	$164,864 33
Lake	3,500 00	3,500 00
Trinity	6,248 06	6,248 06
Sonoma	4,000 00	4,000 00
Totals	$178,612 39	$178,612 39

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	$80,700 58	$190,000 00
Humboldt	6,560 00	10,000 00
Totals	$87,260 58	$200,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.
Mendocino County warrants	$3,376 05	$3,376 05

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$30,410 61
Santa Rosa Bank	1,696 64
California State Bank, Sacramento	1,451 18
Savings Bank of Santa Rosa	3,332 66
Bank of Fort Bragg	121 26
Total	$37,012 35

BANK OF VACAVILLE.

(Incorporated April 13, 1883.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. D. Robbins, President. Edw. Fisher, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,353 10	Capital paid in coin	$100,000 00
Real estate taken for debt	18,999 55	Reserve fund	10,664 11
Loans on real estate	116,378 65	Due depositors	138,539 23
Loans on personal security and overdrafts	40,128 10	Due Bank of Suisun	6,480 69
Money on hand	19,670 14	Other liabilities	3,240 40
Due from banks and bankers	56,238 64		
Other assets	3,156 25		
Total resources	$258,924 43	Total liabilities	$258,924 43

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; Wm. B. Parker, 294; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10. Total number of shares held by the Directors is 884.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$18,999 55	$21,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Solano	$116,378 65	$200,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$43,496 23
California State Bank, Sacramento	12,742 41
Total	$56,238 64

VALLEJO COMMERCIAL BANK.

(Incorporated May 17, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. W. Wilson, President. Jos. R. English, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$65,774 37	Capital paid in coin	$95,000 00
Miscellaneous bonds and stocks	75,870 00	Reserve fund	17,898 15
Loans on real estate	144,680 50	Due depositors	297,925 20
Loans on stocks and bonds	7,540 00	Other liabilities	10,750 08
Loans on other securities	8,300 00		
Loans on personal security and overdrafts	33,209 72		
Money on hand	36,921 36		
Due from banks and bankers	44,441 75		
Other assets	4,835 73		
Total resources	$421,573 43	Total liabilities	$421,573 43

The amount of capital stock is $100,000; amount subscribed is $95,000; amount paid in coin is $95,000. The total number of shares of stock issued is 1,900; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Wilson, 515; S. G. Hilborn (deceased), 181; J. R. English, 33; A. Wilzinski, 23; F. W. Hall, 9; R. J. R. Aden, 1; S. J. McKnight, 1. Total number of shares held by the Directors is 763.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$41,939 86	$41,939 86
Solano	12,813 46	12,813 46
Tulare	11,021 05	11,021 05
Totals	$65,774 37	$65,774 37

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$12,950 00	$12,950 00
Napa	2,000 00	10,000 00
San Francisco	10,000 00	15,000 00
Solano	119,730 50	250,000 00
Totals	$144,680 50	$287,950 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
60 Vallejo 5% redemption bonds	$24,000 00	$24,000 00	$24,720 00
100 Congregation Shereth Israel 5% bonds	10,000 00	10,000 00	10,300 00
10 shares Port Blakely Mill Co. stock	10,000 00	5,770 00	8,000 00
United States new 3% bonds	36,100 00	36,100 00	38,988 00
Totals	$80,100 00	$75,870 00	$82,008 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Selby Smelting and Lead Works stock	$20,000 00	$7,000 00	$25,000 00
1 United States 4% bond	500 00	500 00	565 00
1 United States 3% bond	100 00	40 00	108 00
Totals	$20,600 00	$7,540 00	$25,673 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
819½ tons steel rails and plates in Alviso warehouse	$6,000 00	$30,000 00
Assignment of mortgage	1,000 00	1,400 00
Assignment of mortgage	1,000 00	6,000 00
Tobacco on storage, in leaf (insurance, $400)	300 00	500 00
Totals	$8,300 00	$37,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$38,397 76
Wells, Fargo & Co.'s Bank, New York	1,464 60
Hibernia Savings and Loan Society, San Francisco	4,579 39
Total	$44,441 75

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest paid depositors	$43 50	$43 50
United States internal revenue stamps	79 00	79 00
Totals	$122 50	$122 50

DAIRYMEN'S BANK—VALLEY FORD.

(Incorporated March 15, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

PATRICK CARROLL, President. H. M. LE BARON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,843 18	Capital paid in coin	$60,000 00
Real estate taken for debt	9,730 52	Reserve fund	19,082 04
Loans on real estate	55,062 63	Due depositors	77,074 50
Loans on stocks, bonds, and warrants	2,950 00	Due banks and bankers	208 77
Loans on personal security and overdrafts	53,405 03		
Money on hand	3,392 01		
Due from banks and bankers	26,719 95		
Other assets	1,261 99		
Total resources	$156,365 31	Total liabilities	$156,365 31

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. Le Baron, 268; P. Carroll, 112; J. D. Williams, 50; S. Lobenstien, 27; A. P. Gaver, 15. Total number of shares held by the Directors is 472.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$9,730 52	$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$51,497 63	$75,000 00
Marin	3,565 00	5,000 00
Totals	$55,062 63	$80,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages	$2,950 00	$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$25,637 04
Exchange Bank, Santa Rosa	305 98
Swiss-American Bank, San Francisco	641 93
Marin County Bank, San Rafael	135 00
Total	$26,719 95

BANK OF VENTURA.

(Incorporated September 19, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

E. P. FOSTER, President. J. A. WALKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$27,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	8,076 07	Reserve fund, and profit and loss	156,157 50
County warrants	252 00	Due depositors	246,482 72
Loans on real estate	43,456 10	Due banks and bankers	20,512 03
Loans on stocks, bonds, etc., and personal security, and overdrafts	369,763 32		
Money on hand	23,272 13		
Due from banks and bankers	50,332 63		
Other assets	1,000 00		
Total resources	$523,152 25	Total liabilities	$523,152 25

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $100,000. The total number of shares of stock issued is $25,000; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 700; A. Bernheim, 420; J. A. Walker, 220; J. K. Gwies, 100; C. Williams, 30; C. G. Bartlett, 75; J. H. Choffer, 40. Total number of shares held by Directors is 1,585.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books	Market Value.
Ventura	$8,076 07	$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$42,824 05	$65,000 00
Orange	632 05	900 00
Totals	$43,456 10	$65,900 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt Invested.	Market Value.
Ventura County warrants	$252 00	$252 00	$252 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants' Bank, Los Angeles	$2,178 16
Los Angeles National Bank	2,063 31
Nevada National Bank, San Francisco	187 62
First National Bank, San Francisco	17,224 52
First National Bank, Chicago	8,726 21
Bank of Hueneme	554 60
J. P. Morgan & Co., New York	19,398 21
Total	$50,332 63

PRODUCERS BANK—VISALIA.

(Incorporated May 29, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. F. THOMAS, President. S. MITCHELL, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$1,751 04	Capital paid in coin	$45,000 00
Loans on real estate	18,975 00	Reserve fund	17,309 73
Loans on stocks and bonds	11,670 00	Due depositors	134,502 59
Loans on personal security and overdrafts	128,036 91	Due banks and bankers	15,520 22
Money on hand	16,576 70	Other liabilities	1,470 81
Due from banks and bankers	32,077 32		
Other assets	4,716 38		
Total resources	$213,803 35	Total liabilities	$213,803 35

The amount of capital stock is $250,000; amount subscribed is $150,000; amount paid in coin is $45,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jasper Harrell, 105; W. F. Thomas, 65; S. Mitchell, 72; Adolph Levis, 50; E. O. Miller, 20; N. O. Bradley, 30; William H. Hamund, 25. Total number of shares held by the Directors is 367.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$18,975 00	$63,810 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Tulare County claims	$651 04	$651 04	$651 04
Lewis Creek school bonds	500 00	500 00	500 00
Elder District school bonds	600 00	600 00	600 00
Totals	$1,751 04	$1,751 04	$1,751 04

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Tule River irrigation bonds	$10,000 00	$5,000 00	$7,000 00
Visalia Water and Land Co. stock	8,000 00	2,400 00	12,000 00
Kaweah Lemon Co. stock	14,400 00	3,520 00	9,360 00
Visalia Manufacturing Co. stock	3,000 00	750 00	2,500 00
Totals	$35,400 00	$11,670 00	$30,860 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,240 77
Western National Bank, New York	10,908 18
Commercial National Bank, Chicago	3,504 32
Farmers and Merchants Bank, Hanford	9,487 86
Farmers and Merchants Bank, Los Angeles	2,363 43
Farmers and Merchants Bank, Stockton	1,120 64
California State Bank, Sacramento	1,452 12
Total	$32,077 32

BANK OF VISALIA.

(Incorporated August 31, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. E. HYDE, President. C. J. GIDDINGS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,125 35	Capital paid in coin	$200,000 00
Real estate taken for debt	181,541 49	Profit and loss and contingent fund	235,615 83
Miscellaneous bonds and stocks	23,080 64	Due depositors	216,242 25
Loans on real estate	87,240 65	Due banks and bankers	18,837 28
Loans on personal security and overdrafts	301,934 23		
Money on hand	23,481 46		
Due from banks and bankers	35,134 33		
Other assets	5,157 21		
Total resources	$670,695 36	Total liabilities	$670,695 36

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 916; S. C. Brown, 70; E. O. Larkin, 50; C. L. Adams, 7; C. J. Giddings, 40. Total number of shares held by the Directors is 1,083.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$152,324 18	$180,000 00
Kings	27,648 22	
Fresno	1,111 40	
Kern	281 77	
Santa Cruz	175 92	
Totals	$181,541 49	

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$84,877 00	$100,000 00
Kings	200 00	500 00
Kern	663 65	800 00
Fresno	1,500 00	3,000 00
Totals	$87,240 65	$104,300 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds	$5,000 00	$5,465 62	$6,000 00
19 Alta Irrigation District bonds	9,500 00	8,075 00	.....
4 Tule River District bonds	400 00	360 00	.....
5 shares Producers' Bank stock	500 00	150 00	.....
33¾ shares Consolidated People's Ditch Co. stock, ½ share Extension Ditch Co. stock	.....	3,732 63	.....
32 shares Pleasant Valley Ditch Co. stock	.....	954 50	.....
6 shares Modoc Ditch Co. stock	.....	200 00	.....
5 shares Watchumna Water Co. stock	.....	1,786 00	.....
30 shares Encina Fruit Co. stock	.....	2,253 80	.....
County warrants	.....	103 09	.....
Totals	.....	$23,080 64	.....

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of Commerce, New York (bonds)	$5,465 62
National Bank of Commerce, New York, open account	$2,488 33
First National Bank, Chicago	24,576 86
First National Bank, Los Angeles	7,858 74
First National Bank, Fresno	210 40
Total	$35,134 33

BANK OF WATSONVILLE.

(Incorporated May 11, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. M. BOCKIUS, President. H. S. FLETCHER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	2,534 94	Reserve fund	28,578 43
Loans on real estate	125,223 82	Due depositors	169,817 82
Loans on personal security and overdrafts	93,033 54	Due banks and bankers	57,161 67
Money on hand	28,656 71	Other liabilities	1,713 06
Due from banks and bankers	95,526 72		
Other assets	295 25		
Total resources	$357,270 98	Total liabilities	$357,270 98

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 50; W. G. Hudson, 17½; F. A. Kilburn, 1; Lucius Sanborn, 180; Thomas Snodgrass, 100; Owen Tuttle, 83; W. C. Waters, 10. Total number of shares held by the Directors is 531½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$2,534 94	$3,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$64,375 94	$200,000 00
Monterey	34,847 88	120,000 00
San Benito	26,000 00	75,000 00
Totals	$125,223 82	$395,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$1,698 51
Bank of Hollister	275 09
Bank of Santa Cruz County, Santa Cruz	2,004 53
Bank of San José	337 50
Farmers and Merchants Bank, Los Angeles	3,880 08
First National Bank, San Francisco	13,667 61
Kountze Bros., New York	46,790 71
Pajaro Valley Bank, Watsonville	26,872 69
Total	$95,526 72

PAJARO VALLEY BANK—WATSONVILLE.

(Incorporated May 24, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. T. PORTER, President. J. J. MOREY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	11,662 65	Reserve fund	40,912 10
Miscellaneous bonds and stocks	212 00	Due depositors	179,810 33
Loans on real estate	41,977 50	Due banks and bankers	29,555 48
Loans on stocks	4,380 00	Other liabilities	1,365 14
Loans on other securities	1,448 25		
Loans on personal security and overdrafts	183,397 78		
Money on hand	18,939 48		
Due from banks and bankers	18,871 32		
Other assets	754 07		
Total resources	$301,643 05	Total liabilities	$301,643 05

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Porter, 507½; A. B. Chalmers, 125; W. R. Porter, 175; F. Mauk, 85; N. A. Uren, 50; Peter Cox, 50; M. J. Hughes, 50; T. Sheehy, 25; M. Gagnon, 25. Total number of shares held by the Directors is 1,092½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$4,500 00	$5,000 00
Monterey	7,162 65	7,500 00
Totals	$11,662 65	$12,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$25,000 00	$45,000 00
Monterey	10,897 50	20,000 00
Santa Clara	5,750 00	19,000 00
San Benito	330 00	1,000 00
Totals	$41,977 50	$85,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
10 shares Land Title Company of Monterey County stock	$100 00	$85 00	$85 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
20,000 shares Aromas Mining Company stock	$20,000 00	$500 00	$1,000 00
6,600 shares Aromas Mining Company stock	6,600 00	330 00	660 00
3,000 shares Aromas Mining Company stock	3,000 00	150 00	300 00
80 shares Wohrlicht-Cornett Company stock	8,000 00	3,400 00	6,000 00
Totals	$37,600 00	$4,380 00	$7,960 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat stored in warehouse	$1,448 25	$2,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Farmers and Merchants Bank, Hollister	$27 69
First National Bank, San José	131 13
Fourth National Bank, New York	1,064 08
First National Bank, Los Angeles	5,301 30
London, Paris, and American Bank, San Francisco	10,345 86
People's Bank, Santa Cruz	297 16
Salinas City Bank, Salinas	253 92
Union National Bank, Chicago	1,450 18
Total	$18,871 32

FARMERS BANK OF WHEATLAND.

(Incorporated October 22, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. M. C. JASPER, President. WM. LUMBARD, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,277 87	Capital paid in coin	$38,375 00
Real estate taken for debt	9,953 20	Profit and loss and contingent fund	3,377 11
Loans on real estate	24,099 45	Due depositors	42,032 26
Loans on other securities	2,400 00	Due banks and bankers	5,000 00
Loans on personal security and overdrafts	31,124 43		
Money on hand	2,922 44		
Due from banks and bankers	9,250 07		
Other assets	2,756 91		
Total resources	$88,784 37	Total liabilities	$88,784 37

The amount of capital stock is $250,000; amount subscribed is $153,500; amount paid in coin is $38,375. The total number of shares of stock issued is 1,535; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Wilder, 200; J. F. Baun, 20; Dan'l Fraser, 25; J. M. C. Jasper, 356; T. H. Thomas, 83⅓. Total number of shares held by the Directors is 684⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	$400 00	$500 00
Placer	9,553 20	15,000 00
Totals	$9,953 20	$15,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yuba	$24,099 45	$35,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On 1,950 sheep	$2,400 00	$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$6,302 01
National Bank of D. O. Mills & Co., Sacramento	2,948 06
Total	$9,250 07

BANK OF WHITTIER.

(Incorporated November 26, 1894.)

Showing its Financial Condition at Close of Business July 31, 1899.

WASHINGTON HADLEY, President. GEORGE E. LITTLE, Cashier.

Resources.		*Liabilities.*	
United States bonds	$4,000 00	Capital paid in coin	$6,000 00
Loans on stocks	5,600 00	Reserve fund	2,759 45
Loans on personal security and overdrafts	32,170 07	Due depositors	43,265 89
Money on hand	5,077 99		
Due from banks and bankers	3,625 25		
Other assets	1,552 03		
Total resources	$52,025 34	Total liabilities	$52,025 34

The amount of capital stock is $25,000; amount subscribed is $6,000; amount paid in coin is $6,000. The total number of shares of stock issued is 120; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Washington Hadley, 8; J. M. C. Marble, 20; N. Hadley, 48; T. E. Newlin, 10; E. V. Hadley, 18. Total number of shares held by the Directors is 104.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 3% bonds	$4,000 00	$4,000 00	$4,240 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
32 shares National Bank of California (Los Angeles) stock	$3,200 00	$2,000 00	$3,200 00
40 shares National Bank of California (Los Angeles) stock	4,000 00	1,600 00	4,000 00
45 shares Liberty Manufacturing Co. (Chicago, Ill.) stock	4,500 00	2,000 00	4,500 00
Totals	$11,700 00	$5,600 00	$11,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of California, Los Angeles	$647 68
Bankers National Bank, Chicago	2,977 57
Total	$3,625 25

BANK OF WILLIAMS.

(Incorporated June 17, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEO. H. WILCOXSON, President. J. M. STOVALL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,770 70	Capital paid in coin	$100,000 00
County warrants	34 21	Profit and loss and contingent fund	42,393 74
Loans on real estate	80,652 04	Due depositors	219,043 10
Loans on other securities	9,531 26	Other liabilities	1,995 66
Loans on personal security and overdrafts	23,535 04		
Money on hand	13,758 94		
Due from banks and bankers	190,641 12		
Other assets	18,509 19		
Total resources	$363,432 50	Total liabilities	$363,432 50

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. H. Wilcoxson, 80; J. C. Stovall, 20; J. W. Hughes, 13⅓; Kate L. Stephens, 40; J. F. H. Forbes, 10; H. C. Stovall, 10; J. M. Stovall, 10. Total number of shares held by the Directors is 183⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	$25,253 95	$24,000 00
Glenn	1,516 75	1,400 00
Totals	$26,770 70	$25,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$72,562 04	$110,000 00
Glenn	8,090 00	10,000 00
Totals	$80,652 04	$120,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa County school orders	$32 21	$32 21	$32 21
Colusa County road warrant	2 00	2 00	2 00
Totals	$34 21	$34 21	$34 21

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	$9,412 26	$20,000 00
Chattel mortgage on eight mules and harness	119 00	160 00
Totals	$9,531 26	$20,160 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$70,534 58
National Bank of D. O. Mills & Co., Sacramento	35,385 63
Fourth National Bank, New York	18,938 34
Bank of Woodland	20,402 35
Colusa County Bank, Colusa	10,380 22
Nevada National Bank, San Francisco	20,000 00
First National Bank, San Francisco	15,000 00
Total	$190,641 12

BANK OF WILLOWS.

(Incorporated September, 1880.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. P. Harrington, President. B. H. Burton, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	69,618 64	Reserve fund	60,000 00
Miscellaneous bonds and stocks	30,010 75	Due depositors	222,055 33
Loans on real estate	215,207 59	Due banks and bankers	120,918 04
Loans on other securities	14,610 00	Other liabilities	4,092 49
Loans on personal security and overdrafts	313,989 87		
Money on hand	16,579 30		
Due from banks and bankers	23,656 34		
Other assets	6,393 37		
Total resources	$707,065 86	Total liabilities	$707,065 86

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; Geo. Hagar, 221½; J. H. Jewett, 87; Milton French, 225; B. H. Burton, 75; P. H. Green, 100. Total number of shares held by the Directors is 831½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	$69,618 64	$69,618 64

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Glenn	$204,707 59	$250,000 00
Colusa	2,500 00	3,000 00
Butte	8,000 00	35,000 00
Totals	$215,207 59	$288,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
Willows Warehouse Association stock	$26,000 00	$26,000 00	$30,000 00
Willows Water and Light Co. stock	10,000 00	4,000 00	5,000 00
Totals	$36,000 00	$30,000 00	$35,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain in warehouse	$14,610 00	$18,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$23,016 45
American Exchange National Bank, New York	639 89
Total	$23,656 34

BANK OF WINTERS.

(Incorporated November 6, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. K. Baker, President. W. E. Street, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$97,000 00
Real estate taken for debt	11,500 00	Reserve fund	10,540 86
Miscellaneous bonds and stocks	541 55	Due depositors	57,595 82
Loans on real estate	91,015 82	Other liabilities	1,551 16
Loans on stocks and bonds	335 00		
Loans on other securities	270 75		
Loans on personal security and overdrafts	26,642 41		
Money on hand	5,676 85		
Due from banks and bankers	24,225 41		
Other assets	1,480 05		
Total resources	$166,687 84	Total liabilities	$166,687 84

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $97,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $97.

The names of the Directors, and number of shares of stock held by each, are as follows: S. K. Baker, 50; H. Seaman, 266; M. O. Wyatt, 83; M. Kahn, 100; William Sims, 8. Total number of shares held by the Directors is 507.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$8,424 20	$7,500 00
Solano	3,075 80	4,000 00
Totals	$11,500 00	$11,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yolo	$37,111 37	$65,000 00
Solano	52,404 45	86,550 00
Napa	1,500 00	3,000 00
Totals	$91,015 82	$154,550 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
22 shares Buckeye Grangers warehouse (Winters) stock	$220 00	$422 33	$220 00
Internal revenue stamps	69 22	69 22	69 22
School orders	50 00	50 00	50 00
Totals	$339 22	$541 55	$339 22

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
3 United States coupon bonds of 1898, 3%	$140 00	$135 00	$145 00
3 shares Bank of St. Helena stock	300 00	200 00	300 00
Totals	$440 00	$335 00	$445 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Law library	$170 75	$700 00
Live stock	100 00	100 00
Totals	$270 75	$800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$23,401 32
Bank of Woodland	698 34
Sundry interior banks	125 75
Total	$24,225 41

BANK OF WOODLAND.

(Incorporated November, 1868.)

Showing its Financial Condition at Close of Business July 31, 1899.

L. D. STEPHENS, President. C. F. THOMAS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$962,100 00
Real estate taken for debt	443,766 96	Reserve fund, and profit and loss	259,767 43
Miscellaneous bonds and stocks	251,348 53	Due depositors	273,666 38
Loans of real estate	384,899 24	Due banks and bankers	21,036 39
Loans on stocks	26,375 75		
Loans on other securities	128,434 20		
Loans on personal security and overdrafts	211,699 85		
Money on hand	21,972 17		
Due from banks and bankers	16,002 20		
Other assets	7,071 30		
Total resources	$1,516,570 20	Total liabilities	$1,516,570 20

The amount of capital stock is $1,000,000; amount subscribed is $962,100; amount paid in coin is $962,100. The total number of shares of stock issued is 9,621; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. D. Stephens, 212; G. D. Stephens, 2,525½; C. Nelson, 275; H. Fredericks, 209; T. H. Harlan, 173; C. Q. Nelson, 50; I. S. Craig, 17. Total number of shares held by the Directors is 3,461½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Solano	$18,213 80
Shasta	9,768 90
Tehama	18,496 55
Colusa	25,215 19
Glenn	33,547 18
Siskiyou	462 43
Fresno	25,491 90
Yolo	310,906 73
Lake	1,664 28
Total	$443,766 96

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	$384,203 99	$500,000 00
Lassen	695 25	
Totals	$384,899 24	$500,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.	Market Value.
Bonds and warrants of the United States, various public corporations, cities, counties, and school districts	$251,348 53	$255,000 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Stocks of various banks and other corporations	$26,375 75	$32,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouse	$128,124 30	$140,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$801 77
Crocker-Woolworth National Bank, San Francisco	3,129 68
National Bank of D. O. Mills & Co., Sacramento	5,849 37
California State Bank, Sacramento	2,165 78
National Park Bank, New York	3,431 32
Letters of credit	624 28
Total	$16,002 20

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Account in process of collection	$6,802 18
Revenue stamps	269 12
Total	$7,071 30

BANK OF YOLO—WOODLAND.

(Incorporated January 25, 1883.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. W. BROWNELL, President. C. W. BUSH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,910 10	Capital paid in coin	$300,000 00
Real estate taken for debt	142,608 62	Reserve fund	154,738 78
Miscellaneous bonds and stocks	2,120 30	Due depositors	291,460 69
Loans on real estate	212,924 09	Due banks and bankers	58,970 37
Loans on stocks	33,748 06	Other liabilities	674 67
Loans on other securities	64,393 98		
Loans on personal security and overdrafts	219,955 67		
Money on hand	50,127 94		
Due from banks and bankers	57,284 95		
Other assets	13,770 80		
Total resources	$805,844 51	Total liabilities	$805,844 51

The amount of capital stock is $500,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Brownell, 100; R. W. Browning, 100; A. D. Porter, 211; H. C. Gable, 100; D. N. Hershey, 10; T. L. Baird, 69; Robert Bain, 30; G. C. Martin, 20; T. R. Lowe, 16⅔. Total number of shares held by the Directors is 656⅔.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$132,608 62	$120,000 00
Elko, Nevada	10,000 00	10,000 00
Totals	$142,608 62	$130,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yolo	$177,504 10	$190,000 00
Colusa	11,485 00	10,000 00
Solano	4,045 39	8,000 00
Placer	19,329 60	20,000 00
Napa	560 00	1,000 00
Totals	$212,924 09	$229,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
Consolidated Electric Light, Gas, and Power Co. stock	$2,500 00	$2,120 30	$2,500 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Yolo stock	$19,700 00	$22,516 08	$25,610 00
Bank of Woodland stock	5,000 00	3,600 00	4,500 00
Farmers and Merchants Bank (Woodland) stock	4,800 00	4,181 98	4,800 00
Consolidated Electric Light, Gas, and Power Company stock	4,000 00	3,000 00	4,000 00
Woodland Building and Loan Association stock	680 00	450 00	680 00
Totals	$34,180 00	$33,748 06	$39,590 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain in warehouse	$64,393 98	$68,167 23

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$43,671 68
National Bank of D. O. Mills & Co., Sacramento	6,629 42
Laidlaw & Co., New York	3,622 67
First National Bank, Chicago	618 01
Interior country banks	2,743 17
Total	$57,284 95

FARMERS AND MERCHANTS BANK—WOODLAND.

(Incorporated September 28, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. N. Hershey, President. M. O. Harling, Cashier.

Resources.		*Liabilities.*	
Bank premises	$65,229 59	Capital paid in coin	$146,600 00
School warrants	1 75	Reserve fund	3,958 52
Loans on real estate	77,888 59	Due depositors	67,230 60
Loans on stocks	200 00	Other liabilities	4,445 78
Loans on other securities	1,180 00		
Loans on personal security and overdrafts	38,748 99		
Money on hand	12,855 55		
Due from banks and bankers	12,240 87		
Other assets	13,889 56		
Total resources	$222,234 90	Total liabilities	$222,234 90

The amount of capital stock is $500,000; amount subscribed is $366,500; amount paid in coin is $146,600. The number of shares of stock issued is 2,205; not issued, 1,460; total, 3,665; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. N. Hershey, 200; C. G. Day, 200; D. M. Burns, 500; D. R. Clauton, 200; J. W. Snowball, 100; W. G. Hunt (deceased), 100; Selig Hyman, 100; M. Diggs, 100; Fred Miller, 100; R. H. Beamer, 50; John Wohlfrom, 10. Total number of shares held by the Directors is 1,660.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$1,000 00	$4,000 00
Yolo	76,888 59	174,200 00
Totals	$77,888 59	$178,200 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
School warrant	$1 75	$1 75	$1 75

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
3 shares of Knights Landing Dairy and Cold Storage Ass'n stock	$300 00	$200 00	$300 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
134,420 pounds wheat	$1,000 00	$1,275 00
29,610 pounds barley	180 00	220 00
Totals	$1,180 00	$1,495 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of British Columbia, San Francisco	$10,311 82
California State Bank, Sacramento	1,264 68
Fourth National Bank, New York	664 37
Total	$12,240 87

SISKIYOU COUNTY BANK—YREKA.

(Incorporated September 11, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. CHURCHILL, President. FRED E. WADSWORTH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$17,310 97	Capital paid in coin	$100,000 00
United States bonds	500 00	Profit and loss and contingent fund	50,006 10
Loans on real estate	43,372 12	Due depositors	290,189 39
Loans on stocks	30,503 92	Due banks and bankers	1,840 06
Loans on other securities	9,862 73		
Loans on personal security and overdrafts	164,737 87		
Money on hand	47,139 09		
Due from banks and bankers	120,709 39		
Other assets	7,899 46		
Total resources	$442,035 55	Total liabilities	$442,035 55

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; Mrs. L. Horseman, 200; J. A. Julien, 100; Fred E. Wadsworth, 200. Total number of shares held by the Directors is 1,300.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	$1,450 00	$1,550 00
Modoc	15,860 97	20,000 00
Totals	$17,310 97	$21,550 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Modoc	$7,541 42	$15,000 00
Siskiyou	35,830 70	45,000 00
Totals	$43,372 12	$60,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States 1877-1907 4% coupon bond	$500 00	$500 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Capital stock of Modoc Land and Live Stock Co.	$50,000 00	$26,152 22	$25,000 00
Capital stock of Modoc Land and Live Stock Co.	10,000 00	801 70	5,000 00
Capital stock of Sisson Mill and Lumber Co.	12,000 00	1,950 00	3,000 00
Capital stock of Mt. Shasta Milling Co.	4,000 00	1,600 00	2,500 00
Totals	$76,000 00	$30,503 92	$35,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Golddust, watches, and jewelry	$230 00	$300 00
Printing presses and appurtenances	1,653 20	2,000 00
Growing grain	1,000 00	1,500 00
Mortgage on lot of hogs	200 00	300 00
Mortgage on band of horses and cattle	3,390 93	30,000 00
Endowment policy, Pacific Mutual Life Insurance Co.	3,388 60	5,000 00
Totals	$9,862 73	$39,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$95,840 18
Wells, Fargo & Co.'s Bank, New York	18,530 15
Wells, Fargo & Co.'s Bank, Portland, Or.	6,339 06
Total	$120,709 39

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value
Furniture and fixtures	$2,500 00	$2,500 00
Golddust in transit to U. S. mint at San Francisco, Cal.	1,532 05	1,574 55
Internal revenue stamps on hand	257 41	257 41
Money sent to our attorneys at Alturas, for a loan	3,610 00	3,610 00
Totals	$7,899 46	$7,941 96

FARMERS' CO-OP. UNION OF SUTTER COUNTY—YUBA CITY.

(Incorporated March, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

G. W. CARPENTER, President. C. R. BOYD, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	17,559 55	Reserve fund	31,368 67
Miscellaneous bonds and stocks	4,109 96	Due depositors	180,069 05
Loans on real estate	61,752 41	Other liabilities	1,577 84
Loans on personal security and overdrafts	110,902 65		
Money on hand	28,749 15		
Due from banks and bankers	22,002 63		
Other assets	9,939 21		
Total resources	$263,015 56	Total liabilities	$263,015 56

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: James Littlejohn, 5; Henry Best, 8; Wm. Sanders, 19; H. A. Walton, Jr., 19; B. F. Walton, 69; C. R. Boyd, 110; G. W. Carpenter, 275. Total number of shares held by the Directors is 505.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$5,559 55	$5,559 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value (Assessed)
Sutter	$61,752 41	$107,738 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Warrants of Levee Dist. No. 1 of Sutter County	$909 96	$906 96	*$906 96
64 shares of stock of this company taken for debt	3,200 00	3,200 00	3,200 00
Totals	$4,109 96	$4,109 96	

* Plus interest at 10 per cent.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Rideout Bank, Marysville	$22,002 63

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Grain bags	$20 00	$400 00
Wheat	7,513 76	7,513 76
Totals	$7,533 76	$7,913 76

REPORTS OF TRUST COMPANIES.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 13, 1882.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1899.

J. D. Fry, President. J. Dalzell Brown, Cashier.

Assets.

United States Government securities	$10,020 00
Railroad Companies' bonds	253,500 00
Water Companies' bonds	261,000 00
Electric Light and Power Companies' bonds	566,050 00
Other Companies' bonds	179,100 00
Water Companies' stocks	94,900 00
Railroad Companies' stocks	14,250 00
Bank stocks	40,850 00
Manufacturing Companies' stocks	11,752 00
Insurance Companies' stocks	3,035 00
Gas Companies' stocks	34,312 00
Electric Light and Power Companies' stocks	1,275 00
Other Companies' stocks	40,730 00
Mortgage notes	1,851,533 32
Collateral and other notes	39,697 56
Real estate	74,893 00
Savings Bank books	601,852 28
Cash on hand	62,469 00
Other assets	130,348 08 950,000 00
Total assets	$5,221,567 37

Liabilities.

Trust accounts	$5,221,567 37
Total liabilities	$5,221,567 37

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated February 19, 1886.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1899.

Henry L. Davis, President. C. M. Keeney, Cashier.

Assets.

Mortgage notes	$195,012 54
Real estate	41,559 27
Savings bank books	10,399 64
Cash on hand	7,899 02
Other assets: Plant, $125,000; furniture and fixtures, $1,000; unpaid premiums, $2,972; accrued interest, $7,410 74; sundry accounts receivable, $5,681 60	142,064 34
Total assets	$396,934 81

LIABILITIES.

Trust accounts	$14,714 92
Retained, $8,942 06; special deposits, $46,372 10	55,314 16
Sundry accounts payable, $458 89; bills payable, $46,351 92	46,810 81
Capital stock, $250,000; legal reserve, $25,000	275,000 00
Total liabilities	$391,839 89

UNION TRUST COMPANY—SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing Trusts under Wills, Special Agreements, Etc., on the Morning of July 1, 1899.

CHR. DE GUIGNÉ, President. I. W. HELLMAN, JR., Cashier.

ASSETS.

United States Government securities	$19,411 13
Railroad Companies' bonds	1,527,373 33
Water Companies' bonds	144,719 00
Electric Light and Power Companies' bonds	36,000 00
Other Companies' bonds	30,000 00
Water Companies' stocks	174,986 00
Railroad Companies' stocks	67,158 00
Bank stocks	40,754 90
Insurance Companies' stocks	2,550 00
Gas Companies' stocks	179,578 74
Electric Light and Power Companies' stocks	2,275 00
Other Companies' stocks	207,851 96
Mortgage notes	420,150 78
Collateral and other notes	164,213 61
Real estate	1,364,411 58
Savings Bank books	114,315 37
National or other Bank books	3,338 84
Other assets	8,813 87
Book debts	30,196 65
Special deposit of coin	110,000 00
Nevada National Bank of San Francisco	75,120 04
Total assets	$4,723,218 80

LIABILITIES.

	Under Wills, Etc.	Under Special Agreements, Etc.	
Trust accounts	$1,858,931 12	$2,750,159 00	$4,609,090 12
Income	27,356 94	86,771 74	114,128 68
Total liabilities			$4,723,218 80

REPORTS

OF

BANKS IN LIQUIDATION.

BANKS IN LIQUIDATION.

J. FRANK & SONS, BANKERS—CALISTOGA.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

J. FRANK, F. FRANK, and M. FRANK, Partners. F. FRANK, Cashier.

Resources.		*Liabilities.*	
Real estate	$3,000 00	Reserve fund	$3,454 08
Miscellaneous bonds and stocks	3,000 00	Due depositors	525 18
Loans on personal security, including overdrafts	12,034 84	Due banks and bankers	5,000 00
Money on hand	229 92	Other liabilities	9,985 50
Furniture and fixtures	700 00		
Total resources	$18,964 76	Total liabilities	$18,964 76

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Market Value.
Napa	$3,000 00

RANDALL BANKING COMPANY—EUREKA.

(Incorporated December 1, 1891.)

Showing its Financial Condition at Close of Business July 31, 1899.

STEPHEN HILL, President. GUY L. ROBERTS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$22,830 18	Capital paid in coin	$66,640 00
Loans on real estate	49,680 25	Profit and loss and contingent fund	38,425 14
Loans on stocks, bonds, and warrants	2,687 50	Due depositors	146,346 52
Loans on personal security and overdrafts	154,319 85	Due banks and bankers	197 70
Money on hand	787 00	Dividends unpaid	1,659 92
Due from banks and bankers	5,540 31	Other liabilities	997 00
Furniture and fixtures	2,824 90		
Expenses	10,666 99		
Taxes	4,485 00		
Other assets	117 50		
Nichols' litigation	326 80		
Total resources	$254,266 28	Total liabilities	$254,266 28

The amount of capital stock is $200,000; amount subscribed is $114,600; amount paid in coin is $66,640. The total number of shares of stock issued is 1,146; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Stephen Hill, 55; W. E. Cook, 10; W. H. Johnston, 25; Frank Graham, 30; Philip Needs, 10; J. S. Brown, 20; T. E. Cloney, 5; H. W. Wandesforde, 5; W. L. Mercer, 5. Total number of shares held by the Directors is 165.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$20,734 33	$20,734 33
Del Norte	553 54	553 54
Mendocino	1,542 31	1,542 31
Totals	$22,830 18	$22,830 18

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$49,680 25	$50,000 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.
Humboldt Tanning and Manufacturing Company stock	$10,000 00	$2,687 50

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Eureka	$2,382 45
Pacific Bank, San Francisco	3,120 62
National Bank of Illinois, Chicago	37 24
Total	$5,540 31

Dividends paid since previous report	$10,792 84
Debts collected since previous report	11,630 10
Total amount of dividends paid creditors to date	61,059 88
Rate of dividend paid creditors to date	30%
Date of suspension	April 17, 1897

Collected $1,960 on second assessment of 10% upon unpaid portion of stock subscription.

FRESNO LOAN AND SAVINGS BANK.

(Incorporated January 24, 1882.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. G. James, President. E. F. Bernhard, Vice-President.

Resources.		*Liabilities.*	
Bank premises	$60,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	105,384 19	Reserve fund	10,000 00
Loans on real estate and personal security	31,749 94	Due depositors	117,586 35
Money on hand	3,850 64	Due banks and bankers	29 63
Personal property	218 31	Rent	5,707 08
Furniture and fixtures	1,190 00	Other liabilities	37 00
Expenses	3,653 27		
Taxes	1,388 61		
Legal expense	361 45		
Interest	1,532 68		
Profit and loss	223,715 52		
Other assets	315 45		
Total resources	$433,360 06	Total liabilities	$433,360 06

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,427; E. F. Bernhard, 24.39; J. F. Wigginton, 22; Wm. Betteridge, 1; J. D. Musick, 40. Total number of shares held by the Directors is 1,514.39.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Carried on Books.	Market Value.
Madera	$3,099 34	$3,099 34
Merced	1,500 00	1,500 00
Tulare	614 24	614 24
Fresno	105,512 50	105,512 50
Totals	$110,726 08	$110,726 08

Due depositors last report, March 4, 1899	$119,626 38
Due depositors July 31, 1899	117,586 35
Reduced deposits since previous report	$2,040 03

Date of suspension, April 12, 1895.

BANK OF AMERICA—LOS ANGELES.

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN E. PLATER, President. ——— ———, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$133,080 23	Capital paid in coin	$300,000 00
Loans on real estate	41,961 44	Due depositors	492 74
Treasury stock	12,964 44	Interest	907 34
Money on hand	5,517 97		
Dividends paid	103,376 00		
Expenses	4,500 00		
Total resources	$301,400 08	Total liabilities	$301,400 08

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 100; Charles Forman, 10; L. T. Garnsey, 10; George H. Stewart, 10; Le Grande Betts, 1; W. M. Caswell, 1; John E. Plater, 805. Total number of shares held by the Directors is 937.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Bernardino	$35,000 00
Los Angeles	98,080 23
Total	$133,080 23

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	$41,961 44

BANK OF MENDOCINO.

(Incorporated September 14, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

EUGENE BROWN, President. WILLIAM HEESER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$217,421 77	Reserve fund	$19,541 40
Miscellaneous bonds and stocks	460 00	Profit and loss, and contingent fund	330 03
Loans on real estate	68,849 46	Due depositors	270,537 14
Money on hand	388 80	Unpaid accrued interest	1,867 45
Due from banks and bankers	2,598 60		
Furniture and fixtures	500 00		
Due from People's Home Savings Bank	806 39		
Due from Pacific Bank	1,254 00		
Total resources	$292,279 02	Total liabilities	$292,279 02

The names of the Directors are as follows: Eugene Brown, Albert Brown, Henry H. Jarvis, Charles O. Packard, J. W. Milliken, Fred Halling, William Heeser.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$27,974 66	$25,000 00
Mendocino	189,447 11	180,000 00
Totals	$217,421 77	$205,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	$68,849 46	$75,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
46 shares of capital stock of Mendocino Discount Bank	$920 00	$920 00	$460 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Mendocino Discount Bank	$955 67
Wells, Fargo & Co.'s Bank, San Francisco	303 61
San Francisco Savings Union	636 10
Bank of Ukiah	703 22
Total	$2,598 60

Dividends paid since previous report	$1,897 99
Debts collected since previous report	$44 00
Amount realized on property sold since previous report	$5 00
Total amount of dividends paid creditors to date	$24,574 56
Rate of dividends paid creditors to date	9%
Date of suspension	March 14, 1896

MERCED BANK.

(Incorporated April 2, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. H. HARTLEY, President. M. D. WOOD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,801 52	Capital paid in coin	$54,460 00
Loans on real estate	26,400 00	Due depositors	118,130 47
Loans on other securities	310 00	Interest	9,629 32
Loans on personal security and overdrafts	60,228 86	Rent	1,314 18
Money on hand	50 00		
Due from banks and bankers	3,889 62		
Furniture and fixtures	2,337 47		
Expenses and litigation	8,704 72		
Taxes	3,837 01		
Profit and loss	68,449 77		
Salary account	4,525 00		
Total resources	$183,533 97	Total liabilities	$183,533 97

The amount of capital stock is $200,000; amount subscribed is $64,000; amount paid in coin is $54,460. The total number of shares of stock issued is 640; the amount paid on each share of stock is $75 and $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Hartley, 10; H. C. Wolfsen, 10; R. N. Hughes, 10; C. E. Kocher, 12; C. E. Greene, 14. The total number of shares of stock held by the Directors is 56.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mariposa	$3,436 17	$320 00
Merced	1,365 35	500 00
Totals	$4,801 52	$820 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mariposa	$10,400 00	$8,600 00
Madera	10,000 00	7,500 00
Stanislaus	2,500 00	2,000 00
Tulare	3,500 00	2,000 00
Totals	$26,400 00	$20,100 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage, J. A. Rodeener, on horses and cattle	$310 00	$310 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Commercial Bank of Merced	$3,889 62

Debts collected since previous report	$130 00
Amount realized on property sold since previous report	$1,100 00
Total amount of dividends paid creditors to date	$22,707 64
Rate of dividends paid creditors to date	20%
Date of suspension	Oct. 16, 1894

No dividends paid on claim of Mrs. S. A. Ivett pending litigation.

BANK OF NATIONAL CITY.

(Incorporated July 5, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. C. KIMBALL, President. C. B. WHITTELSEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$48,584 81	Capital paid in coin	$54,153 33
Miscellaneous bonds and stocks	1,030 00	Profit and loss and contingent fund	14,300 05
Loans on real estate	7,385 28	Due depositors	21,094 38
Loans on stocks, bonds, and warrants	4,900 00	Other liabilities (rents collected)	250 25
Loans on other securities	649 15		
Loans on personal security and overdrafts	19,858 63		
Money on hand	12 81		
Due from banks and bankers	903 67		
Furniture and fixtures	250 00		
Expenses	4,641 72		
Taxes	1,281 94		
Other assets	300 00		
Total resources	$89,798 01	Total liabilities	$89,798 01

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $54,153 33. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $20 on 2,415⅓ shares; $10 on 584⅔ shares.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 700; R. C. Allen, 10; J. G. Routson, 10; C. B. Whittelsey, 139; T. R. Palmer, 10; C. H. Sawyer, 93⅓; Fred Copeland, 10. Total number of shares held by the Directors is 972⅓.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$34,714 05	$25,390 00
San Joaquin	13,870 76	20,000 00
Totals	$48,584 81	$45,390 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$6,885 28	$6,775 00
Fresno	500 00	200 00
Totals	$7,385 28	$6,975 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
5 shares Southern California Railway Co. preferred stock	$500 00	$30 00	$30 00
Equity in 400 shares San Diego Land and Town Co. common stock	10,000 00	1,000 00	(?)
Equity in 160 shares San Diego Land and Town Co. preferred stock	4,000 00		
Totals	$14,500 00	$1,030 00	$30 00

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
110 shares Bank of National City stock (paid $1,100; unpaid $9,900)	$11,000 00	$1,700 00	Nominal.
50 shares San Diego Abstract and Title Ins. Co. stock	5,000 00	3,200 00	Nominal.
Totals	$16,000 00	$4,900 00	----------

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Assigned deposit claims	$532 90	$1,887 93
Tailings National City Reduction Works	116 25	(?)
Totals	$649 15	$1,887 93

Amount Due from, or Deposited with, other Banks or Bankers.

Savings Bank of San Diego County, San Diego	$30 13
Consolidated National Bank, San Diego	104 97
Pacific Bank, San Francisco	662 24
Merchants National Bank, San Diego	106 33
Total	$903 67

Description of Other Assets.

	Amt. on Books.	Market Value.
Deposit with County Clerk for appeal bond	$300 00	$300 00

Debts collected since previous report	$2,482 09
Amount realized on property sold since previous report	1,200 00
Total amount of dividends and offsets paid creditors to date	33,036 41
Rate of dividends paid creditors to date	20%
Date of suspension	Aug. 13, 1896

BANK OF TEMPLETON.

(Incorporated April 9, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. F. Horstman, President. A. P. Seeman, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,300 00	Capital paid in coin	$25,000 00
Real estate taken for debt	18,206 00	Due depositors	18,909 81
Loans on real estate	462 00		
Loans on personal security and overdrafts	18,708 86		
Due from banks and bankers	175 88		
Furniture and fixtures	1,606 00		
Expenses	82 35		
Other assets	368 72		
Total resources	$43,909 81	Total liabilities	$43,909 81

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Seeman, 37¾; John Quarnstrom, 42¾; H. Wessel, 4; J. H. Glass, 10; A. F. Horstman, 60¼. Total number of shares held by the Directors is 154¾.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$18,206 00	$15,000 00

Description of Other Assets.

	Amt. on Books.
Profit and loss account	$368 72

PERRIS VALLEY BANK—PERRIS.

(Incorporated July 28, 1890.)

Showing its Financial Condition at Close of Business March 4, 1899.

E. H. Pierce, President. J. F. Hook, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stock	$14,719 00	Capital paid in coin	$15,000 00
Loans on real estate	5,485 95	Reserve fund	500 00
Loans on personal security	7,258 36	Profit and loss and contingent fund	2,894 68
Overdrafts	3 05	Due depositors	9,035 97
Money on hand	82 09	Due banks and bankers	3,992 05
Furniture and fixtures	1,042 50	Assessment	144 24
Expense	2,975 99		
Total resources	$31,566 94	Total liabilities	$31,566 94

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $15,000. The total number of shares of stock issued is 445; the amount paid on each share of stock is $30.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$5,485 95	$3,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Perris Irrigation District bonds	$16,500 00	$14,719 00

Rate of dividends paid creditors to date	15 and 10%
Date of suspension	Dec. 9, 1895

RIVERSIDE BANKING COMPANY.

(Incorporated February 12, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOSEPH JARVIS, President. E. C. DYER, Cashier.

Resources.		*Liabilities.*	
Profit and loss	$306,905 71	Capital paid in coin	$150,000 00
		Due depositors	137,355 71
		Other liabilities	19,550 00
Total resources	$306,905 71	Total liabilities	$306,905 71

The amount of capital stock is $150,000; amount subscribed is $150,000; amount paid in coin is $150,000. The total number of shares of stock issued is 4,114; the amount paid on each share of stock is $36,465.

The names of the Directors, and number of shares of stock held by each, are as follows: Joseph Jarvis, 5; A. J. Twogood, 50; James G. Kyle, 5; S. F. Hall, 5; J. S. Jarvis, 5; B. F. Rockhold, 5; E. C. Dyer, 65. Total number of shares held by the Directors is 140.

Dividends paid since previous report	None.
Debts collected since previous report	$60 00
Amount realized on property sold since previous report	None.
Total amount of dividends paid creditors to date	None.
Rate of dividends paid creditors to date	No per cent.
Date of suspension	June 14, 1893.
Went into liquidation	Nov. 11, 1895.

CALIFORNIA SAVINGS BANK—SAN DIEGO.

(Incorporated January 11, 1890.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. C. Collier, President. R. J. Blair, Secretary.

Resources.		*Liabilities.*	
Money on hand	$152 33	Capital paid in coin	$25,000 00
Due from banks and bankers	39,731 14	Due depositors	186,760 36
Furniture and fixtures	50 00		
Expenses	6,170 13		
Taxes	2,730 78		
Balance, profit and loss	162,925 98		
Total resources	$211,760 36	Total liabilities	$211,760 36

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $25,000. Total number of shares of stock issued is 2,500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: D. C. Collier, 1; D. L. Murdock, 1; T. C. Stockton, 1; R. J. Blair, 1; D. C. Collier, Jr., 2,495. Total number of shares held by the Directors is 2,499.

Amount Due from, or Deposited with, other Banks or Bankers.

California National Bank (in hands of receiver)	$39,731 14

Dividends paid since previous report	$332 24
Debts collected since previous report	None
Amount realized on property sold since previous report	Nothing
Total amount of dividends paid creditors to date	$23,542 39
Rate of dividends paid creditors to date	12%
Date of suspension	Nov. 12, 1891

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

(Incorporated May, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. Barbour, President. W. M. Crouse, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$198,678 79	Capital paid in coin	$20,000 00
Miscellaneous bonds and stocks	3,000 00	Due depositors	303,115 03
Loans on real estate	18,550 27	Assessment No. 3	9,660 00
Money on hand	317 40	Assessment No. 4	6,130 00
Due from banks and bankers, subject to check	6,308 43	Assessment No. 5	32,170 00
Furniture and fixtures	381 20	Interest	135 75
Expenses	1,529 93	Rents	403 30
Taxes	1,531 64	Mortgage creditors	1,764 17
Insurance	157 15		
Legal expenses	1,743 93		
Suspense account	21 36		
Profit and loss	122,108 65		
Consolidated National Bank	19,049 50		
Total resources	$373,378 25	Total liabilities	$373,378 25

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100 on 536, $50 on 41, $40 on 36, $30 on 353, $20 on 34.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Barbour, 303; J. D. Dexter, 23; A. S. Crowder, 10; William Crouse, 11; William Black, 22. Total number of shares held by the Directors is 369.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$170,678 79	$81,224 00
Riverside	3,000 00	4,000 00
Lincoln, Nebraska	25,000 00	20,000 00
Totals	$198,678 79	$105,224 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$17,789 92	$16,760 00

AMOUNT INVESTED IN BONDS.

	Par Value.
Jamoch Irrigation District bonds	$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Consolidated National Bank	$19,049 50
Merchants National Bank	4,137 52
First National Bank	429 75
Bank of Commerce	1,741 16
Total	$25,357 93

Dividends paid since previous report	$12,079 92
Debts collected since previous report	4,301 04
Amount realized on property sold since previous report	6,481 50
Total amount of dividends paid creditors to date	198,032 31
Rate of dividends paid creditors to date	41%.
Date of suspension (voluntary)	June 23, 1893

Real estate account increased by foreclosures and judgment; and bills receivable account decreased through said result. Enormous depreciation in values of real estate has caused the Board of Directors to re-appraise property, with result as herewith, as against former statements.

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated June, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

DAVID FARQUHARSON, President. CHAS. D. FARQUHARSON, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$713,558 05	Capital paid in coin	$100,000 00
Loans on real estate	3,245 23	Profit and loss and contingent fund	76,610 68
Money on hand	167 45	Due depositors	540,968 74
Due from banks and bankers	4,404 55	Dividends unpaid	3,262 80
Furniture and fixtures	100 00	Rent and interest	3,828 18
Expenses	397 95		
Personal property, trays, etc.	2,797 17		
Total resources	$724,670 40	Total liabilities	$724,670 40

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Farquharson, 484; J. R. Wilcox, 18; J. Conlin, 4½; Thomas Downing, 40; J. M. Cumming, 2; S. J. Maguire, 4; J. F. Forderer, 30; Chas. D. Farquharson, 24; A. T. Henderson, 3; D. F. Farquharson. 17; V. Campbell, 5. Total number of shares held by the Directors is 631½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$283,436 61	
Tulare	164,215 38	
Madera	154,790 46	
Shasta	17,294 70	$768,825 80
Kern	28,142 94	
Kings	51,719 76	
Merced	4,162 73	
San Diego	9,795 47	
Totals	$713,558 05	$768,825 80

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Surveyor's Value.
Kings	$3,245 23	$6,400 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$4,404 55

Description of Other Assets.

	Amt. on Books.	Market Value.
Farm implements, trays, boxes, etc.	$2,797 17	$2,797 17

Debts collected since previous report—Loans, $4,763 62; interest, $3,520 18	$8,283 80
Amount realized on property sold since previous report	$6,153 68
Total amount of dividends paid creditors to date	$142,418 00
Rate of dividends paid creditors to date	13%
Date of suspension	Sept. 28, 1894

Of the $14,437 48 received from collections and sale of lands, the sum of $14,363 88 was in transfers from depositors, so that with such amounts as previously reported, along with dividends 1, 2, and 3, a total of $638,432 56 has been settled since liquidation, or equivalent to 54%.

GRANGERS BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorporated April 27, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. M. La Rue, President. J. R. La Rue, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$160,603 89	Capital paid in coin	$238,910 93
Stocks and bonds	11,031 00	Certificate of deposit	36 00
California Safe Deposit and Trust Co.	22,164 47		
Money on hand	10 10		
Commercial and mortgage notes	45,005 52		
Expenses	115 75		
Interest	16 20		
Total resources	$238,946 93	Total liabilities	$238,946 93

The amount of capital stock is $238,910 93; amount subscribed is $776,800; amount paid in coin is $776,800. The total number of shares of stock issued is 7,768; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. M. La Rue, Sacramento County, 37; Thomas McConnell, Sacramento County, 120; H. J. Lewelling, Napa County, 50; Seneca Ewer, Napa County, 100; Uriah Wood, Santa Clara County, 266; August Muenter, Alameda, 5; E. S. Pillsbury, San Francisco, 258; Albert Meyer, San Francisco, 35; F. W. Lougee, San Francisco, 334; I. W. Hellman, Jr., San Francisco, 5; J. Dalzell Brown, 25. Total number of shares held by the Directors is 1,235.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$15,167 17
Butte	86,876 18
Contra Costa	3,447 20
Fresno	3,613 00
Merced	20,000 00
Marin and San Joaquin	1,491 00
Napa	4,350 00
Santa Cruz	813 35
San Mateo	5,400 00
Stanislaus	14,015 99
Tulare	5,090 00
Tehama	340 00
Total	$160,603 89

The foregoing balance sheet gives the balance of the respective accounts as they appear upon the books of this bank. We think that after the assets of this bank are converted into money, the costs of liquidation and dissolution are paid, the stockholders will receive a return of about twenty per cent of their capital stock invested.

On Tuesday, the 18th day of July, 1899, a special meeting of the stockholders of this bank was held at its office room, No. 300 Safe Deposit Building. A resolution was unanimously passed to apply to the Courts for dissolution of this corporation, in accordance with the provisions of Title VI, Part III, of the Code of Civil Procedure. In our application to the Court we asked that a board of trustees, consisting of three named gentlemen, be appointed to finally wind up the affairs of this corporation. The said application has been duly made to the Court.

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

(Incorporated October 13, 1866.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. W. Scott, President. James Benson, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$37,800 00	Capital paid in coin	$128,975 00
Money on hand	240 55	Due depositors	264,640 09
Due from banks and bankers	52,046 02	Dividends unpaid	17,475 21
Furniture and fixtures	540 75	Other liabilities	1,859 75
Other assets	18 47		
Balance	322,304 26		
Total resources	$412,950 05	Total liabilities	$412,950 05

The amount of authorized capital stock is $250,000; amount subscribed is $133,500; amount paid in coin is $128,975. The total number of shares of stock issued is 1,249; the amount paid on 1,249 shares of stock is $124,900; the amount paid on 16 shares of stock is $1,200, equals 75%; the amount paid on 45 shares of stock is $2,250, equals 50%; the amount paid on 25 shares of stock is $625, equals 25%.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Scott, 12; H. J. Tilden, 10; Arthur Bailly, 21; Daniel Hicks, 10; Charles Montgomery, 20; Louis Zeh, 40. The total number of shares held by the Directors is 113.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$7,000 00
Sutter	30,800 00
Totals	$37,800 00

Amount Due from, or Deposited with, other Banks or Bankers.

San Francisco Savings Union	$17,946 67
German Savings and Loan Society, San Francisco	13,648 85
Savings and Loan Society	20,450 50
Total	$52,046 02

Description of Other Assets.

	Amt. on Books.
Order on ourselves in payment of loan, payable out of deposits as dividends in liquidation are declared, being a balance	$18 47

Dividends paid since previous report	$252 25
Debts collected since previous report—Interest, $769 87; rents, $50; taxes, $5 40; profit and loss, 6 cents	$825 33
Amount realized on property sold since previous report	$14,903 15
Total amount of dividends paid creditors to date	$1,835,005 41
Rate of dividends paid creditors to date	87½%
Date of suspension	Feb. 5, 1879

Also received the further sum of $202 90 on sales of real estate, subject to approval of title, and now under investigation.

PACIFIC BANK—SAN FRANCISCO.

(Incorporated February, 1862.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. G. MEYER, President. SIMON MEYER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,000 00	Capital paid in coin	$1,000,000 00
Miscellaneous bonds and stocks	656 00	Due depositors	415,210 76
Loans on personal security and overdrafts	369,707 37	Dividends unpaid	778 41
Attorneys' fees	1,050 00	Interest	398 24
Money on hand	33 90	Unpaid exchange	1,000 00
Judgments unpaid	533,964 24	Certificates of deposit	75,608 10
Due from banks and bankers in liquidation	15,480 99	Letters of credit	40,000 00
Money in banks	11,695 03		
Expenses	209 25		
Taxes	746 89		
Profit and loss	591,688 49		
Rent	70 00		
Salaries	525 00		
Legal expenses	168 35		
Total resources	$1,532,995 51	Total liabilities	$1,532,995 51

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. D. Sawyer, 4,780; H. G. Meyer, 10; S. Meyer, 50; Uriah Wood, 209; P. R. Maybury, 326; C. F. Lott, 104; J. L. Cogswell, 10. Total number of shares held by the Directors is 5,489.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Madera	$7,000 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
Palm Valley stock	$656 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$369 88
Anglo-Californian Bank, San Francisco, certificates of deposit	4,100 00
San Francisco Savings Union	4,725 15
Security Savings Bank	2,500 00
Total	$11,695 03

Dividends paid since previous report, mostly *in re* Sacramento Bank	$7,442 57
Debts collected since previous report, cash	$828 01
Total amount of dividends paid creditors to date	$323,762 99
Rate of dividends paid creditors to date	40%
Date of suspension	June 22, 1893
Total liabilities June 22, 1893	$1,855,000 00

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

(Incorporated May, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEORGE F. DAVIDSON, President. W. E. PALMER, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$187,946 50	Capital paid in coin	$228,100 00
Miscellaneous bonds and stocks	5,000 00	Due depositors	1,004,126 26
Loans on real estate	1,050 60	Dividends unpaid (stockholders)	93 00
Loans on stocks, bonds, and warrants	750 00	Rent collected	95 00
Loans on other securities (grain, etc.)	2,000 00	Dividends in liquidation unpaid	36,730 47
Money on hand	141 80	Collected on account second call on capital stock	50,733 34
Due from banks and bankers	42,703 11		
Furniture and fixtures	100 00		
Expenses	524 30		
Taxes	50 00		
Profit and loss	1,079,611 76		
Total resources	$1,319,878 07	Total liabilities	$1,319,878 07

The amount of capital stock is $1,000,000; amount paid in coin is $228,100. The total number of shares of stock issued is 6,843; the amount paid on each share of stock is $33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: George F. Davidson, 6; I. J. Truman, 5; George Stone, 5; S. K. Thornton, 5; E. M. Freeman, 5; W. H. Phelps, 23; W. P. Taylor, 5. Total number of shares held by the Directors is 54.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Fresno	$33,150 00
Los Angeles	1,250 00
Madera	2,550 00
Merced	6,400 00
Monterey	1,500 00
Riverside	18,596 50
San Bernardino	43,000 00
San Francisco	10,000 00
San Luis Obispo	40,000 00
Tulare	16,500 00
Arizona	15,000 00
Total	$187,946 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Napa	$200 00
San Mateo	850 60
Total	$1,050 60

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
165 Phœnix City Electric Railway Co. bonds	$165,000 00	$5,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Local securities	$300 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Attachment on real estate in City of Tulare	$2,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Union Trust Co., San Francisco	$6,637 46
Columbian Banking Co., San Francisco	36,065 65
Total	$42,703 11

DESCRIPTION OF OTHER ASSETS.

Amount still due from stockholders under second call on capital stock	$405,431 66

Dividends paid since previous report	$38,830 84
Debts collected since previous report	$12,724 77
Amount realized on property sold since previous report	$13,912 80
Total amount of dividends paid creditors since January 9, 1895	$502,773 47
Rate of dividends paid creditors to date	34%
Declared insolvent	Jan. 9, 1895
Total amount paid depositors since June 22, 1893	$922,934 56

SATHER BANKING COMPANY.

(Incorporated March 21, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES K. WILSON, President. L. I. COWGILL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$245,879 81	Capital paid in coin	$324,544 86
Miscellaneous bonds and stocks	15,674 51	Due depositors	2,050 32
Loans on personal security and overdrafts	59,015 56		
Money on hand, with San Francisco National Bank	3,974 98		
On special deposit, to cover deposits	2,050 32		
Total resources	$326,595 18	Total liabilities	$326,595 18

The amount of capital stock is $324,544 86; amount paid in coin is $324,544 86.

The names of the Directors, and number of shares of stock held by each, are as follows: C. S. Benedict, 265; E. G. Lukens, 250; Wm. P. Johnson, 150; V. H. Metcalf, 50; F. W. Sumner, 105; Albert Miller, 80; Jas. K. Wilson, 50. Total number of shares held by the Directors is 950.

Dividends paid since previous report	$60,000 00
Debts collected since previous report	$54,414 85
Amount realized on property sold since previous report	Nothing
Total amount of dividends paid stockholders to date	$660,000 00
Rate of dividends paid stockholders to date	66%

REPORTS

OF

PRIVATE BANKS OF CALIFORNIA.

REPORTS OF PRIVATE BANKS.

PEOPLE'S BANK OF BENICIA.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

W. L. Crooks, Proprietor.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$10,000 00
Other real estate	1,421 37	Due depositors	66,736 25
Loans on real estate	6,500 00		
Loans on personal security, including overdrafts	33,491 46		
Money on hand	11,965 99		
Due from banks and bankers	11,904 89		
Furniture and fixtures	1,100 00		
Expenses and taxes	352 54		
Total resources	$76,736 25	Total liabilities	$76,736 25

Real Estate Owned by the Banking Firm.

County Situated In.	Cost on Books.	Market Value.
Solano	$1,421 37	$1,421 37

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Solano	$6,500 00	$16,500 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$11,530 99
Laidlaw & Co., New York	373 90
Total	$11,904 89

C. A. STEVENS—CALISTOGA.

Showing the Condition of said Banking Firm at Close of Business on July 31, 1899.

C. A. Stevens, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$585 00	Due depositors	$37,374 82
County warrants	4 95		
Loans on personal security, including overdrafts	8,293 79		
Money on hand	3,670 20		
Due from banks and bankers	24,768 52		
Other assets	52 36		
Total resources	$37,374 82	Total liabilities	$37,374 82

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Savings Bank of St. Helena stock	$550 00	$585 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$430 69
Bank of California, San Francisco	20,553 11
James H. Goodman & Co., Napa	2,524 55
Carver National Bank, St. Helena	1,260 17
Total	$24,768 52

DESCRIPTION OF OTHER ASSETS.

Individual responsibility	$12,000 00

CRESSLER & BONNER—CEDARVILLE.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

WM. T. CRESSLER and JOHN H. BONNER, Partners.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$100,000 00
Other real estate	3,891 05	Due depositors	70,847 13
Loans on real estate	45,366 02	Other liabilities	337 10
Loans on personal security, including overdrafts	57,673 25		
Money on hand	5,185 63		
Due from banks and bankers	32,887 42		
Expenses and taxes	262 20		
Other assets	15,918 66		
Total resources	$171,184 23	Total liabilities	$171,184 23

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.
Modoc	$3,891 05

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Harney, Oregon	$20,000 00	$30,000 00
Lassen	93 78	1,000 00
Modoc	25,272 24	35,000 00
Totals	$45,366 02	$66,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$21,441 24
Washoe County Bank, Reno, Nevada	9,945 02
Central National Bank, New York	1,501 16
Total	$32,887 42

DESCRIPTION OF OTHER ASSETS.

Promissory notes and overdrafts	$57,673 25

W. & P. NICHOLLS—DUTCH FLAT.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

JOHN NICHOLLS and WILLIAM NICHOLLS, JR., Partners.

Resources.		*Liabilities.*	
Bank premises	$750 00	Capital paid in coin	$30,000 00
United States coupons	180 00	Profit and loss	2,765 53
Miscellaneous bonds and stocks	20,000 00	Due depositors	45,273 28
Loans on personal security, including overdrafts	14,127 92		
Money on hand	7,865 12		
Due from banks and bankers	29,171 01		
Furniture and fixtures	750 00		
Expenses and taxes	370 96		
Other assets	4,823 80		
Total resources	$78,038 81	Total liabilities	$78,038 81

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	$750 00	$750 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
200 shares Spring Valley stock	$20,000 00	$20,000 00	$20,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Placer County Bank, Auburn	$2,048 04
Wells, Fargo & Co.'s Bank, San Francisco	27,122 97
Total	$29,171 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$60 00	$60 00
Gold bullion	4,312 95	4,312 95
Quicksilver	450 85	450 85
Totals	$4,823 80	$4,823 80

A. J. CLARK—FALLBROOK.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

Resources.		*Liabilities.*	
Loans on personal security, including overdrafts	$142 48	Profit and loss	$151 05
Money on hand	2,623 57	Due depositors	9,381 28
Due from banks and bankers	6,766 28		
Total resources	$9,532 33	Total liabilities	$9,532 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants National Bank, Los Angeles	$4,010 41
Bank of Commerce, San Diego	2,045 06
First National Bank, San Diego	359 69
Kountze Bros., New York	351 12
Total	$6,766 28

JAS. H. BURNHAM—FOLSOM.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

Resources.		*Liabilities.*	
Bank premises and other real estate	$18,094 40	Capital paid in coin	$10,000 00
United States bonds	4,952 40	Reserve fund, and profit and loss	16,844 08
Miscellaneous bonds and stocks	3,730 50	Due depositors	28,696 62
Loans on real estate	2,350 00	Other liabilities	1,801 20
Loans on personal security, including overdrafts	9,881 98		
Money on hand	3,933 25		
Due from banks and bankers	13,268 37		
Furniture and fixtures	525 00		
Expenses and taxes	139 05		
Other assets	466 95		
Total resources	$57,341 90	Total liabilities	$57,341 90

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	$18,094 40	$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	$1,500 00	$5,500 00
El Dorado	850 00	2,000 00
Totals	$2,350 00	$7,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$4,000 00	$4,952 40	$5,160 00
38 shares California State Bank stock	3,800 00	3,730 50	3,800 00
Totals	$7,800 00	$8,682 90	$8,960 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California State Bank, Sacramento	$8,356 09
Wells Fargo & Co.'s Bank, San Francisco	4,371 95
San Francisco Savings Union	381 68
Hibernia Savings and Loan Society, San Francisco	158 65
Total	$13,268 37

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
25.81 ounces gold bullion	$466 95	$466 95

WEISSBEIN BROS. & CO.—GRASS VALLEY.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

JOSEPH and JACOB WEISSBEIN, Partners.

Resources.		*Liabilities.*	
Real estate	$79,386 32	Capital paid in coin	$50,000 00
Miscellaneous bonds and stocks	1,044 90	Reserve fund and profit and loss	5,509 58
County warrants	208 25	Due depositors	98,134 89
Loans on real estate	25,403 99		
Loans on personal security, including overdrafts	36,528 55		
Money on hand	6,693 43		
Due from banks and bankers	3,522 35		
Furniture and fixtures	600 80		
Other assets	255 88		
Total resources	$153,644 47	Total liabilities	$153,644 47

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	$62,848 66	$75,000 00
Nevada	16,537 66	20,000 00
Totals	$79,386 32	$95,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$9,516 73	$20,000 00
Nevada	15,887 26	30,000 00
Totals	$25,403 99	$50,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
1 Spring Valley Water bond	$1,000 00	$1,044 90	$1,044 90

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$2,374 61
Zimmerman & Forshay	1,147 74
Total	$3,522 35

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	$255 88	$260 00

J. W. SURFACE & SON—IONE.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

J. W. SURFACE, Owner. JACOB SURFACE, Cashier.

Resources.		*Liabilities.*	
Real estate	$17,980 00	Capital paid in coin	$20,000 00
Miscellaneous bonds and stocks	13,225 00	Profit and loss	3,797 83
Loans on real estate	2,300 00	Due depositors	66,395 00
Loans on personal security, including overdrafts	51,450 70	Other liabilities	12,110 55
Money on hand	2,253 55		
Due from banks and bankers	11,269 59		
Furniture and fixtures	1,475 00		
Expenses and taxes	2,349 54		
Total resources	$102,303 38	Total liabilities	$102,303 38

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Amador	$4,500 00	$3,250 00
Alameda	3,500 00	4,060 00
Contra Costa	8,780 00	22,600 00
Santa Cruz	1,200 00	1,200 00
Totals	$17,980 00	$30,510 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Amador	$1,550 00	$4,000 00
Sacramento	750 00	1,600 00
Totals	$2,300 00	$5,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
502 shares stock of the Amador County Roller Flour Mills, Ione	$12,550 00	$13,175 00	$20,080 00
1 share stock of the Ione Creamery	50 00	50 00	50 00
Totals	$12,600 00	$13,225 00	$20,130 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California State Bank, Sacramento	$11,166 04
Bank of Amador County, Jackson	103 55
Total	$11,269 59

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Notes and personal security	$51,450 70	$51,450 70

L. A. & E. L. BICKFORD—NAPA.

(The Commercial and Savings Bank.)

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

Resources.		*Liabilities.*		
Real estate	$4,035 00	Capital paid in coin		$25,000 00
Miscellaneous bonds and stocks	7,511 08	Due depositors—		
County warrants	45 00	Ordinary	$23,916 43	33,778 91
Loans on real estate	9,245 00	Interest	9,862 48	
Loans on stocks, bonds, and warrants	9,403 73			
Loans on other securities (grain, etc)	2,985 64			
Loans on personal security, including overdrafts	11,282 36			
Money on hand	5,685 49			
Due from banks and bankers	6,085 61			
Furniture and fixtures	2,500 00			
Total resources	$58,778 91	Total liabilities		$58,778 91

Real Estate Owned by the Banking Firm.

County Situated In.	Market Value.
Napa	$2,435 00
Los Angeles	1,600 00
Total	$4,035 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Napa	$8,745 00	$16,500 00
San Francisco	500 00	1,500 00
Totals	$9,245 00	$18,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
43 shares Napa Building and Loan Ass'n stock	$8,600 00	$4,741 00	$7,179 83
5 shares Napa City Water Co. stock	250 00	250 00	256 25
1 share Napa City Masonic Hall Ass'n stock	100 00	75 00	75 00
Totals	$8,950 00	$5,066 00	$7,511 08

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.	Market Value.
Napa City Water Co. stock, and various building and loan stocks, and County and State warrants	$9,403 73	$19,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts for hay and grain, and chattel mortgages	$2,985 64	$4,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

San Francisco National Bank	$6,085 61

THOMAS ALDERSON—PLACERVILLE.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

THOMAS ALDERSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,000 00	Capital paid in coin	$28,000 00
Other real estate	12,000 00	Profit and loss	17,432 17
Loans on real estate	14,750 00	Due depositors	20,876 63
Loans on personal security, including overdrafts	10,744 45	Due banks and bankers	1,284 16
Money on hand	4,676 75		
Due from banks and bankers	20,821 76		
Furniture and fixtures	600 00		
Total resources	$67,592 96	Total liabilities	$67,592 96

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$4,459 81
National Bank of D. O. Mills & Co., Sacramento	16,361 95
Total	$20,821 76

A. MIERSON—PLACERVILLE.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

Resources.		*Liabilities.*	
Bank premises and other real estate	$14,300 00	Capital paid in coin	$75,000 00
Miscellaneous bonds and stocks	10,790 00	Reserve fund	21,875 00
Loans on real estate	17,350 00	Due depositors	95,533 00
Loans on personal security, including overdrafts	41,300 00		
Money on hand	3,075 00		
Due from banks and bankers	74,393 00		
Furniture and fixtures	1,200 00		
Other assets	30,000 00		
Total resources	$192,408 00	Total liabilities	$192,408 00

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	$14,300 00	$14,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado	$17,350 00	$17,350 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
El Dorado Building and Loan Ass'n stock	$5,000 00	$2,425 00	$2,750 00
Acme Building and Loan Ass'n stock	5,000 00	2,425 00	2,800 00
Home Security Building and Loan Ass'n stock	5,000 00	3,050 00	4,500 00
Argonaut Building and Loan Ass'n stock	1 000 00	355 00	390 00
El Dorado Fruit Ass'n stock	100 00	100 00	100 00
Masonic Hall Ass'n stock	250 00	250 00	250 00
Totals	$16,350 00	$8,605 00	$10,790 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$30,366 00
Central National Bank, New York	31,470 00
California State Bank, Sacramento	3,877 00
Hibernia Savings and Loan Society, San Francisco	4,000 00
German Savings and Loan Society, San Francisco	2,240 00
San Francisco Savings Union	2,440 00
Total	$74,393 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Stock of merchandise	$30,000 00	$30,000 00

CAPITAL BANKING AND TRUST COMPANY—SACRAMENTO.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

SPARROW SMITH and W. W. BASSETT, Partners. W. W. BASSETT, Cashier.

Resources.		*Liabilities.*	
Real estate	$969 20	Capital paid in coin	$14,100 00
Miscellaneous bonds and stocks	487 20	Reserve fund	2,000 00
County warrants	1,236 75	Profit and loss	2,452 08
Loans on real estate	1,404 84	Due depositors	21,506 01
Loans on personal security, including overdrafts	28,431 88	Due banks and bankers	2,000 00
Money on hand	3,002 88		
Due from banks and bankers	3,400 53		
Furniture and fixtures	2,175 87		
Expenses and taxes	664 85		
Other assets	284 09		
Total resources	$42,058 09	Total liabilities	$42,058 09

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	$824 18	$1,000 00
Yolo	145 02	320 00
Totals	$969 20	$1,320 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Placer	$300 00	$2,000 00
Yolo	180 77	1,200 00
Sacramento	710 53	6,300 00
Cook, Illinois	213 54	700 00
Totals	$1,404 84	$10,200 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt Invested.	Market Value.
3 shares Foresters' Hall stock	$600 00	$450 00	$600 00
98 shares People's Bank stock	98 00	37 20	39 20
Totals	$698 00	$487 20	$639 20

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$2,762 41
Hanover National Bank, New York	578 99
National Bank of D. O. Mills & Co., Sacramento	59 13
Total	$3,400 53

BANK OF SAN BERNARDINO.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

LEWIS JACOBS, Sole Owner. LEWIS JACOBS, Manager.

Resources.		*Liabilities.*	
Bank premises	$7,000 00	Capital paid in coin	$150,000 00
Other real estate	70,010 25	Profit and loss	2,187 77
United States bonds	12,000 00	Due depositors	200,748 15
Miscellaneous bonds and stocks	37,025 00	Due banks and bankers	4,139 09
Loans on real estate	62,270 22		
Loans on stocks, bonds, and warrants	5,005 50		
Loans on personal security, including overdrafts	63,170 34		
Money on hand	38,620 41		
Due from banks and bankers	58,065 04		
Furniture and fixtures	1,500 00		
Other assets	2,408 25		
Total resources	$357,075 01	Total liabilities	$357,075 01

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$7,000 00	$7,000 00
	67,260 45	67,260 45
Riverside	2,749 80	2,749 80
Totals	$77,010 25	$77,010 25

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	$32,361 54
Riverside	26,908 68
Los Angeles	3,000 00
Total	$62,270 22

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
50 shares London, Paris, and American Bank stock	$5,625 00	$5,825 00
100 shares San Bernardino Hotel and Building Ass'n stock	4,725 00	4,750 00
100 shares Spring Valley Water Co. stock	9,900 00	10,200 00
6% bonds Spring Valley Water Co.	11,600 00	11,600 00
4% bonds Spring Valley Water Co.	5,150 00	5,150 00
United States 4% bonds of 1925	12,000 00	13,000 00
Totals	$49,025 00	$50,525 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.
Stock of San Bernardino Hotel and Building Ass'n, Lytle Creek Water Co., City Creek Water Co., and Valley Land and Water Co.	$5,000 50

No open market price, but worth more than amount loaned.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$21,848 94
Farmers and Merchants Bank, Los Angeles	8,084 54
Kountze Bros., New York	28,131 56
Total	$58,065 04

BLOCHMAN BANKING CO.—SAN DIEGO.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

M. & L. A. BLOCHMAN, Partners. L. A. BLOCHMAN, Cashier.

Resources.		*Liabilities.*	
Real estate	$2,623 15	Capital paid in coin	$20,000 00
Miscellaneous bonds and stocks	3,734 65	Profit and loss	8,917 44
County warrants	5,498 50	Due depositors	79,136 94
Loans on real estate	8,648 28		
Loans on stocks, bonds, and warrants	2,990 00		
Loans on other securities (grain, etc.)	5,428 50		
Loans on personal security, including overdrafts	41,539 16		
Money on hand	8,872 36		
Due from banks and bankers	26,808 84		
Furniture and fixtures	1,000 00		
Expenses and taxes	153 48		
Other assets	757 46		
Total resources	$108,054 38	Total liabilities	$108,054 38

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Diego	$2,623 15	$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$8,628 48	$15,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Diego Building and Loan Ass'n stock	$15,000 00	$3,714 65	$3,957 80
Back Country Telephone stock	40 00	20 00	40 00
San Diego County warrants	1,290 46	1,290 46	1,290 46
San Diego City warrants	3,841 39	3,841 39	3,841 39
San Diego County school orders	366 65	366 65	366 65
Totals	$20,538 50	$9,233 15	$9,496 30

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Golden Hill Land Association stock	$1,110 00	$200 00	$350 00
College Hill Land Association stock	120,000 00	650 00	1,400 00
San Diego Brewing Co. stock	500 00	400 00	500 00
Masonic Building Association stock	500 00	500 00	750 00
San Diego, Silver Gate, and Pacific States Building and Loan Associations stock	8,500 00	1,240 00	3,000 00
Totals	$130,610 00	$2,990 00	$6,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage on printing plant, law library, and live stock	$1,167 50	$3,000 00
Accepted orders for salaries of county and city officials	1,020 00	1,500 00
Life insurance policies	1,150 00	2,000 00
Warehouse receipts and merchandise	2,091 00	4,500 00
Totals	$5,428 50	$11,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, Ltd., San Francisco	$10,482 81
Wells, Fargo & Co.'s Bank, New York	8,163 45
Farmers and Merchants Bank, Los Angeles	4,227 29
Merchants National Bank, Los Angeles	3,443 23
Savings Bank of San Diego County owes us $3,058 44; carried on our books	492 06
Total	$26,808 84

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion on hand	$741 02	$800 00
Pennies and internal revenue stamps	16 44	16 44
Totals	$757 46	$816 44

BANK OF JAS. A. COSTA & CO.—SAN JOSE.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

JAS. A. COSTA and MARY E. COSTA, Partners. MARY E. COSTA, Cashier.

Resources.		*Liabilities.*	
County warrants	$16 60	Capital paid in coin	$4,000 00
Loans on real estate	2,015 00	Profit and loss	2,077 67
Loans on personal security, including overdrafts	3,102 14	Due depositors	6,000 11
Money on hand	3,947 65	Due banks and bankers	31
Due from banks and bankers	1,896 70		
Furniture and fixtures	1,000 00		
Other assets	100 00		
Total resources	$12,078 09	Total liabilities	$12,078 09

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$2,015 00	$10,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$1,257 71
Bank of San José	638 37
Illinois Trust and Savings Bank, Chicago	62
Total	$1,896 70

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Account books of bank	$100 00

A. P. HOTALING & CO.—SAN RAFAEL.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

R. M. HOTALING, F. C. HOTALING, and ELLA K. HOTALING, Partners.
S. M. AUGUSTINE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,410 57	Capital paid in coin	$206,042 80
Other real estate	3,637 96	Profit and loss	149 75
Miscellaneous bonds and stocks	26,129 00	Due depositors	163,582 75
Loans on real estate	224,823 80	City money	14,493 76
Loans on personal security, including overdrafts	94,555 54	Due banks and bankers	202 76
Money on hand	31,269 32	Other liabilities	24,896 04
Due from banks and bankers	2,297 55		
Expenses and taxes	860 25		
Other assets	5,383 87		
Total resources	$409,367 86	Total liabilities	$409,367 86

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	$24,048 53	$24,048 53

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$163,823 80	$163,823 80
Solano	5,000 00	5,000 00
Butte, Montana	40,000 00	40,000 00
San Francisco	16,000 00	16,000 00
Totals	$224,823 80	$224,823 80

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
77 shares Tomales Bank stock	$7,700 00	$17,479 00	$17,479 00
173 shares Marin County Water Co. stock	17,300 00	8,650 00	8,650 00
Totals	$25,000 00	$26,129 00	$26,129 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$2,297 55

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest due and unpaid, mostly on mortgages	$5,383 87	$5,383 87

CITIZENS BANK OF SONORA.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

THOS. W. WELLS, M. J. WELLS, and WM. M. HARRINGTON, Partners.
THOS. W. WELLS, Manager.

Resources.		*Liabilities.*	
Real estate	$12,800 00	Capital paid in coin	$10,000 00
County warrants	6,717 11	Reserve fund	1,366 00
Loans on real estate	10,825 00	Profit and loss	1,154 82
Loans on personal security, including overdrafts	14,636 54	Due depositors	60,104 13
Money on hand	14,310 80	Other liabilities	5,714 84
Due from banks and bankers	13,601 71		
Furniture and fixtures	2,235 42		
Expenses and taxes	2,051 48		
Other assets	1,161 73		
Total resources	$78,339 79	Total liabilities	$78,339 79

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Tuolumne	$8,500 00	$15,000 00
	2,800 00	4,000 00
Stanislaus	1,500 00	2,500 00
Totals	$21,800 00	$21,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tuolumne	$10,825 00	$20,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Tuolumne County warrants	$6,717 11	$6,717 11	$6,717 11

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$13,299 56
Wells, Fargo & Co.'s Bank, San Francisco	302 15
Total	$13,601 71

WILLIAM COLLINS & SONS—VENTURA.

Showing the Condition of said Banking Firm at Close of Business July 31, 1899.

D. Edward Collins and J. S. Collins, Partners. J. S. Collins, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,500 00	Capital paid in coin	$100,000 00
Other real estate	30,623 76	Reserve fund	100,000 00
Miscellaneous bonds and stocks	46,415 00	Profit and loss	37,388 85
Loans on real estate	155,000 00	Due depositors	326,049 56
Loans on other securities (grain, etc.)	5,050 00	Due banks and bankers	1,300 93
Loans on personal security, including overdrafts	246,434 80		
Money on hand	27,198 53		
Due from banks and bankers	33,017 25		
Furniture and fixtures	2,500 00		
Total resources	$564.739 34	Total liabilities	$564,739 34

Real Estate Owned by the Banking Firm.

County Situated In.	Cost on Books.	Market Value.
Ventura	$18,500 00	$20,000 00
Ventura	30,623 76	35,000 00
Totals	$49,123 76	$55,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$155,000 00	$165,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Ventura municipal bonds	$1,915 00	$1,915 00	$2,000 00
California Bank of Oakland stock	44,500 00	44,500 00	45,500 00
Totals	$46,415 00	$46,415 00	$47,500 00

Amount Due from, or Deposited with, other Banks or Bankers.

Laidlaw & Co., New York	$18,017 56
San Francisco National Bank	13,417 33
California Bank, Oakland	343 87
First National Bank, Los Angeles	1,238 49
Total	$33,017 25

ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

REPORTS OF NATIONAL BANKS.

FIRST NATIONAL BANK—COLTON.

(Organized October 18, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. Roberts, President. Howard B. Smith, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	5,320 00	Reserve and surplus fund	10,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits and contingent fund	1,636 07
Miscellaneous bonds, stocks, and warrants	8,409 55	Due depositors	126,141 99
Redemption fund with U. S. Treasurer	562 50	National bank notes outstanding	11,250 00
Premium on U. S. bonds	1,125 00		
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	81,165 55		
Money on hand	8,564 05		
Due from banks and bankers	69,737 78		
Furniture and fixtures	1,750 00		
Expenses and taxes	893 63		
Total resources	$199,028 06	Total liabilities	$199,028 06

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

FIRST NATIONAL BANK—FRESNO.

(Organized March 16, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

O. J. Woodward, President. E. A. Walrond, Cashier.

Resources.		*Liabilities.*	
Bank premises	$37,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	37,019 29	Reserve and surplus fund	135,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	26,592 14
Miscellaneous bonds, stocks, and warrants	97,999 53	Due depositors	751,695 44
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	12,092 74
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	579,697 09	National bank notes outstanding	22,500 00
Money on hand	57,988 26	Certified checks	70 50
Checks and other cash items	2,381 68		
Due from banks and bankers	203,026 30		
Furniture and fixtures	4,500 00		
Expenses and taxes	1,549 32		
Revenue stamps	664 35		
Total resources	$1,047,950 82	Total liabilities	$1,047,950 82

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Woodward, 100; Jacob Vogel, 100; W. J. Dickey, 60; T. C. White, 70; E. Kennedy, 200. Total number of shares held by the Directors is 530.

FARMERS NATIONAL BANK—FRESNO.

(Organized December 5, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

A. KUTNER, President. WALTER SHOEMAKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$53,500 00	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	37,500 00	Reserve and surplus fund	1,000 00
Miscellaneous bonds, stocks, and warrants	20,639 00	Undivided profits and contingent fund	3,152 78
Redemption fund with U. S. Treasurer	1,687 50	Due depositors	331,862 26
Premium on U. S. bonds	2,000 00	Due banks and bankers	12,365 52
Loans on stocks, bonds, and warrants	85,828 34	State, county, or city money	50,173 80
Loans on other securities (grain, etc.)	13,470 00	National bank notes outstanding	33,750 00
Loans and discounts on personal security	238,632 91	Certified checks	15 00
Money on hand	28,536 00		
Checks and other cash items	4,500 82		
Due from banks and bankers	84,828 49		
Furniture and fixtures	8,500 00		
Expenses and taxes	1,269 95		
Overdrafts	1,426 35		
Total resources	$582,319 36	Total liabilities	$582,319 36

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Kutner, 392½; Alfred Kutner, 15; Alex. Goldstein, 30; E. E. Maxheim, 15; Alex. Gordon, 15. Total number of shares held by the Directors is 467½.

FRESNO NATIONAL BANK.

(Organized June, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN MCMULLIN, President. C. ALLISON TELFER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$33,000 00	Capital paid in coin	$200,000 00
Real estate taken for debt	87,805 02	Reserve and surplus fund	8,500 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	10,670 77
Miscellaneous bonds, stocks, and warrants	46,137 70	Due depositors	357,686 06
Redemption fund with U. S. Treasurer	2,250 00	National bank notes outstanding	45,000 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	320,874 56	Certified checks	650 00
Money on hand	51,409 47		
Checks and other cash items	1,384 17		
Due from banks and bankers	22,432 92		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,577 63		
Other assets	2,635 36		
Total resources	$622,506 83	Total liabilities	$622,506 83

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John McMullin, 69; F. P. Wickersham, 200; F. D. Vanderlip, 50; W. F. McVey, 10; D. A. Reed, 20; T. W. Patterson, 89; L. H. Smith, 13. Total number of shares held by the Directors is 451.

FIRST NATIONAL BANK—LOS ANGELES.

(Organized August 16, 1880.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. M. Elliott, President. Frank A. Gibson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$55,000 00	Capital paid in coin	$400,000 00
Real estate taken for debt	85,744 84	Reserve and surplus fund	80,000 00
U. S. bonds to secure circulation, 4's at par	50,000 00	Undivided profits and contingent fund	200,292 64
Other U. S. bonds, 3's at par	30,000 00	Due depositors	2,255,143 21
Miscellaneous bonds, stocks, and warrants	204,601 09	Due banks and bankers	138,146 98
Redemption fund with U. S. Treasurer	2,250 00	National bank notes outstanding	36,050 00
Loans on stocks, bonds, and warrants	221,370 00	Certified checks	16,713 55
Loans on other securities (grain, etc.)	181,592 64		
Loans and discounts on personal security	1,090,362 82		
Money on hand	539,600 85		
Checks and other cash items	30,553 50		
Due from banks and bankers	630,535 19		
Expenses and taxes	4,735 45		
Total resources	$3,126,346 38	Total liabilities	$3,126,346 38

The amount of capital stock is $400,000; amount subscribed is $400,000; total amount actually paid in coin by stockholders for capital stock is $400,000. The total number of shares of stock issued is 4,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Bicknell, 20; J. C. Drake, 20; J. M. Elliott, 100; John D. Hooker, 15; H. Jevne, 13; W. G. Kerckhoff, 50; F. Q. Story, 60. Total number of shares held by the Directors is 278.

LOS ANGELES NATIONAL BANK.

(Organized April 3, 1883.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. C. PATTERSON, President. W. D. WOOLWINE, Cashier.

Resources.		*Liabilities.*	
Bank premises and fixtures	$170,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	11,315 10	Reserve and surplus fund	49,500 00
U. S. bonds to secure circulation	500,000 00	Undivided profits and contingent fund	18,559 72
U. S. bonds to secure deposits	150,000 00	Due depositors	1,355,856 62
Miscellaneous bonds, stocks, and warrants	149,629 94	Due banks and bankers	183,641 62
U. S. bonds on hand	12,500 00	National bank notes outstanding	445,500 00
Redemption fund with U. S. Treasurer	22,500 00	Certified checks	5,153 33
Premium on U. S. bonds	49,540 37		
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	972,979 96		
Money on hand	309,865 10		
Checks and other cash items	45,050 81		
Due from banks and bankers	153,742 16		
Expenses and taxes	3,968 61		
Overdrafts	7,119 24		
Total resources	$2,558,211 29	Total liabilities	$2,558,211 29

The amount of capital stock is $500,000; amount subscribed is $500,000; total amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Brown, 125; R. L. Craig, 20; F. P. Flint, 65; Warren Gillelen, 297; P. M. Green, 180; E. P. Johnson, 10; L. C. McKeeby, 70; W. C. Patterson, 155; William M. Van Dyke, 60. Total number of shares held by the Directors is 982.

NATIONAL BANK OF CALIFORNIA—LOS ANGELES.

(Organized September 1, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN M. C. MARBLE, President. A. HADLEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$37,475 45	Capital paid in coin	$200,000 00
U. S. bonds to secure circulation	150,000 00	Reserve and surplus fund	17,000 00
Miscellaneous bonds, stocks, and warrants	60,660 44	Undivided profits and contingent fund	16,887 26
Redemption fund with U. S. Treasurer	8,372 50	Due depositors	595,470 69
Premium on U. S. bonds	5,000 00	Due banks and bankers	51,006 51
Loans on stocks, bonds, and warrants	177,935 18	National bank notes outstanding	135,000 00
Loans on other securities (grain, etc.)	44,402 58	Certified checks	377 00
Loans and discounts on personal security	174,660 90		
Money on hand	151,759 16		
Checks and other cash items	4,884 79		
Due from banks and bankers	189,773 32		
Furniture and fixtures	6,400 00		
Expenses and taxes	2,769 73		
Other assets	1,647 41		
Total resources	$1,015,741 46	Total liabilities	$1,015,741 46

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is $100.

The names of the Directors are as follows: John M. C. Marble, J. E. Fishburn, Stephen C. Hubbell, John E. Marble, Owen H. Churchill, O. T. Johnson, William S. De Van, Robert I. Rogers.

MERCHANTS NATIONAL BANK—LOS ANGELES.

(Organized May 17, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. L. Graves, President. W. H. Halliday, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$19,145 00	Capital paid in coin	$200,000 00
U.S. bonds to secure circulation	50,000 00	Reserve and surplus fund	40,000 00
Miscellaneous bonds, stocks, and warrants	10,850 85	Undivided profits and contingent fund	28,519 29
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	713,816 69
Premium on U. S. bonds	9,000 00	Due banks and bankers	83,987 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	548,103 43	National bank notes outstanding	41,850 00
Money on hand	89,987 03	Certified checks	851 00
Checks and other cash items	4,922 69	Dividends unpaid	280 00
Due from banks and bankers	372,802 29		
Furniture and fixtures	2,000 00		
Expenses and taxes	3,242 69		
Total resources	$1,109,303 98	Total liabilities	$1,109,303 98

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William H. Avery, 50; E. P. Bosbyshell, 133; William F. Bosbyshell, 52; L. N. Breed, 10; C. N. Flint, 40; W. L. Graves, 386; F. M. Lyon, 45; H. T. Newell, 50; Walter L. Vail, 10; Percy R. Wilson, 40; W. H. Holliday, 320. Total number of shares held by the Directors is 1,136.

FIRST NATIONAL BANK—MODESTO.

(Organized January 28, 1884.)

Showing its Financial Condition at Close of Business July 31, 1899.

O. McHENRY, President. J. E. WARD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,000 00	Capital paid in coin	$100,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	16,600 00
Miscellaneous bonds, stocks, and warrants	32 25	Undivided profits and contingent fund	2,152 15
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	201,626 78
Loans and discounts on personal security	273,097 23	Due banks and bankers	3,839 24
Money on hand	13,910 77	National bank notes outstanding	22,500 00
Due from banks and bankers	27,980 87	Other liabilities	275 00
Furniture and fixtures	800 00		
Expenses and taxes	1,047 05		
Total resources	$346,993 17	Total liabilities	$346,993 17

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $59,300. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 461; W. B. Wood, 40; A. Hewel, 50; J. P. Fuller, 22; Garrison Turner, 20. Total number of shares held by the Directors is 593.

FIRST NATIONAL BANK—MONROVIA.

(Organized July, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN H. BARTLE, President. W. A. CHESS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,000 00	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	12,500 00	Reserve and surplus fund	10,000 00
Miscellaneous bonds, stocks, and warrants	10,500 00	Undivided profits and contingent fund	3,199 89
Redemption fund with U. S. Treasurer	562 50	Due depositors	117,905 45
Premium on U. S. bonds	1,000 00	National bank notes outstanding	11,250 00
Loans on stocks, bonds, and warrants	24,305 00	Certified checks	94 00
Loans and discounts on personal security	73,689 51		
Money on hand	5,279 53		
Checks and other cash items	45 00		
Due from banks and bankers	42,864 25		
Furniture and fixtures	2,000 00		
Expenses and taxes	1,703 55		
Total resources	$192,449 34	Total liabilities	$192,449 34

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

Total number of shares held by the Directors is 170.

FIRST NATIONAL BANK—OAKLAND.

(Organized April, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

P. E. Bowles, President. L. G. Burpee, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$82,684 31	Capital paid in coin	$300,000 00
U. S. bonds to secure circulation	50,000 00	Reserve and surplus fund	33,500 00
Miscellaneous bonds, stocks, and warrants	99,910 74	Undivided profits and contingent fund	22,189 82
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	495,758 31
Premium on U. S. bonds	4,500 00	Due banks and bankers	8,023 53
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	517,472 74	National bank notes outstanding	43,950 00
Money on hand	78,300 66	Certified checks	1,229 59
Checks and other cash items	6,064 45	Letters credit	3,235 00
Due from banks and bankers	59,521 20		
Furniture and fixtures	4,750 00		
Expenses and taxes	2,432 15		
Total resources	$907,886 25	Total liabilities	$907,886 25

The amount of capital stock is $300,000; amount subscribed is $300,000; total amount actually paid in coin by stockholders for capital stock is $300,000. The total number of shares of stock issued is 3,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. E. Bowles, 407; G. W. McNear, 405; G. W. McNear, Jr., 10; W. H. Chickering, 10; L. C. Morehouse, 63; W. P. Jones, 60; E. W. Runyon, 154; Wallace Everson, 10; L. G. Burpee, 10. Total number of shares held by the Directors is 1,129.

UNION NATIONAL BANK—OAKLAND.

(Organized May 20, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

THOMAS PRATHER, President. C. E. PALMER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$20,961 63	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	50,000 00	Reserve and surplus fund	100,000 00
Miscellaneous bonds, stocks, and warrants	49,714 30	Undivided profits and contingent fund	9,701 65
Redemption fund with U. S. Treasurer	2,000 00	Due depositors	663,494 37
Premium on U. S. bonds	3,161 75	Due banks and bankers	15,000 00
Loans on stocks, bonds, and warrants	162,790 33	State, county, or city money	100,000 00
Loans on other securities (grain, etc.)	124,630 21	National bank notes outstanding	45,000 00
Loans and discounts on personal security	521,673 08	Certified checks	3,390 79
Money on hand	98,483 38	Dividends	638 00
Due from banks and bankers	34,599 00		
Funiture and fixtures	3,691 58		
Expenses and taxes	2,159 02		
Steamer Celia	15,160 53		
Total resources	$1,087,224 81	Total liabilities	$1,087,224 81

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of snares of stock held by each, are as follows: Edson F. Adams, 251; John Charles Adams, 251; R. S. Farrelly, 80; J. West Martin, 28; S. F. Martin, 99; Thomas Prather, 252; C. E. Palmer, 26. Total number of shares held by the Directors is 987.

FIRST NATIONAL BANK—PASADENA.

(Organized May 10, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

P. M. GREEN, President. ERNEST H. MAY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$43,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	33,000 00	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	14,683 04
Miscellaneous bonds, stocks, and warrants	130,989 00	Due depositors	769,104 47
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	38,996 89
Loans on stocks, bonds, and warrants	67,699 76	State, county, or city money	34,358 87
Loans and discounts on personal security	332,655 88	National bank notes outstanding	21,900 00
Money on hand	68,149 74	Certified checks	650 00
Checks and other cash items	2,701 76	Other liabilities	425 00
Due from banks and bankers	321,896 58		
Furniture and fixtures	1,500 00		
Expenses and taxes	1,900 55		
Total resources	$1,030,118 27	Total liabilities	$1,030,118 27

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is $1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 135; H. G. Bennett, 10; P. M. Green, 50; H. M. Hamilton, 60; H. H. Markham, 20; A. K. McQuilling, 20; G. D. Patten, 20. The total number of shares held by the Directors is 315.

PASADENA NATIONAL BANK.

(Organized October 16, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEO. F. KERNAGHAN, President. CHAS. A. SMITH, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$26,000 00	Capital paid in coin	$50,000 00
Miscellaneous bonds, stocks, and warrants	37,688 43	Reserve and surplus fund	1,028 92
Redemption fund with U. S. Treasurer	1,170 00	Undivided profits and contingent fund	6,687 44
Loans on stocks, bonds, and warrants; loans and discounts on personal security	77,086 24	Due depositors	146,747 25
Money on hand	10,328 71	Due banks and bankers	1,872 88
Checks and other cash items	1,070 82	National bank notes outstanding	22,800 00
Due from banks and bankers	72,447 76	Certified checks	1,000 00
Furniture and fixtures	2,573 50		
Expenses and taxes	1,628 12		
Overdrafts	142 91		
Total resources	$230,136 49	Total liabilities	$230,136 49

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

FIRST NATIONAL BANK—POMONA.

(Organized June 10, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

JOHN LAW, President. CHAS. E. WALKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$23,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	2,653 72	Reserve and surplus fund	20,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	14,388 13
Miscellaneous bonds, stocks, and warrants	10,000 00	Due depositors	366,943 66
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	271 35
Premium on U. S. bonds	2,000 00	National bank notes outstanding	20,300 00
Loans on stocks, bonds and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	232,063 75		
Money on hand	72,431 57		
Checks and other cash items	1,959 30		
Due from banks and bankers	143,458 09		
Furniture and fixtures	4,500 00		
Expenses and taxes	855 26		
Overdrafts	2,356 45		
Total resources	$521,903 14	Total liabilities	$521,903 14

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Law, 140; Thos. Coates, 35; A. T. Currier, 30; J. E. McComas, 10; J. A. Gallup, 34; Franklin Cogswell, 30. Total number of shares held by the Directors is 279.

NATIONAL BANK OF POMONA.

(Organized January 2, 1892.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. T. BRADY, President. G. A. LATHROP, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$12,500 00	Capital paid in coin	$50,000 00
Redemption fund with U. S. Treasurer	562 50	Reserve and surplus fund	4,000 00
Loans and discounts on personal security	158,801 51	Undivided profits and contingent fund	2,351 44
Money on hand	23,819 90	Due depositors	149,167 50
Checks and other cash items	610 43	National bank notes outstanding	11,250 00
Due from banks and bankers	17,874 60		
Furniture and fixtures	2,600 00		
Total resources	$216,768 94	Total liabilities	$216,768 94

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

FIRST NATIONAL BANK—REDLANDS.

(Organized May 29, 1888.)

Showing its Financial Condition at Close of Business July 31, 1899.

F. P. Morrison, President. John W. Wilson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$37,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	17,180 82	Reserve and surplus fund	20,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	16,778 55
Miscellaneous bonds, stocks, and warrants	43,565 82	Due depositors	321,768 31
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	27,371 84
Loans on stocks, bonds, and warrants	129,700 67	National bank notes outstanding	17,570 00
Loans and discounts on personal security	123,342 71	Certified checks	200 00
Money on hand	30,240 56	Dividends unpaid	196 00
Due from banks and bankers	92,680 58		
Furniture and fixtures	2,500 00		
Expenses and taxes	1,027 54		
Other assets	521 00		
Total resources	$503,884 70	Total liabilities	$503,884 70

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

FIRST NATIONAL BANK—RIVERSIDE.

(Organized June 3, 1885.)

Showing its Financial Condition at Close of Business July 31, 1899.

John J. Hewitt, President. G. E. Bittenger, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$14,279 68	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	3,704 00	Undivided profits and contingent fund	7,223 29
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	372,394 82
Premium on U. S. bonds	1,375 00	National bank notes outstanding	22,500 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	160,503 28		
Money on hand	52,591 49		
Checks and other cash items	4,802 21		
Due from banks and bankers	205,713 56		
Furniture and fixtures	2,047 25		
Expenses and taxes	976 64		
Total resources	$472,118 11	Total liabilities	$472,118 11

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John J. Hewitt, 59½; L. C. Waite, 30; G. E. Bittenger, 20; S. J. Castleman, 10; J. A. Simms, 15; A. P. Johnson, 57½; I. V. Gilbert, 22½; J. S. Castleman, 50; S. McCoy, 21¼. Total number of shares held by the Directors is 285¾.

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

(Organized 1849. Incorporated 1872.)

Showing its Financial Condition at Close of Business July 31, 1899.

FRANK MILLER, President. CHARLES F. DILLMAN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$30,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	850 00	Reserve and surplus fund	100,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	52,534 86
Miscellaneous bonds, stocks, and warrants	268,139 07	Due depositors	2,050,268 79
Redemption fund with U. S. Treasurer	2,550 00	Due banks and bankers	193,260 01
Premium on U. S. bonds	15,000 00	State, county, or city money	114,324 86
Loans on stocks, bonds, and warrants	255,300 00	National bank notes outstanding	45,000 00
Loans on other securities (grain, etc.)	118,700 00	Certified checks	1,701 00
Loans and discounts on personal security	1,125,430 57		
Money on hand	370,804 00		
Checks and other cash items	3,080 11		
Due from banks and bankers	812,119 51		
Expenses and taxes	5,116 26		
Total resources	$3,057,089 52	Total liabilities	$3,057,089 52

The amount of capital stock is $500,000; amount subscribed is $500,000; total amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,188; Frank Miller, 451; S. Prentiss Smith, 250; Charles F. Dillman, 175. Total number of shares held by the Directors is 3,602.

FIRST NATIONAL BANK—SALINAS.

(Organized June 17, 1897.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. Menke, President. O. Root, Assistant Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$12,500 00	Capital paid in coin	$50,000 00
Redemption fund with U. S. Treasurer	562 50	Reserve and surplus fund	320 00
Premium on U. S. bonds	1,315 10	Undivided profits and contingent fund	4,232 62
Loans and discounts on personal security	119,183 27	Due depositors	107,247 01
Money on hand	14,897 88	National bank notes outstanding	11,250 00
Checks and other cash items	1,675 59	Certified checks	1,244 00
Due from banks and bankers	18,049 75		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,722 47		
Other assets	1,387 07		
Total resources	$174,293 63	Total liabilities	$174,293 63

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Menke, 20; Jno. K. Alexander, 10; Henry Brunner, 115; Jno. W. Patton, 10; F. Piazzoni, 20; Jno. Berges, 10; B. Silacci, 20; H. C. Latten, 10; Jeremiah Casey, 10. Total number of shares held by the Directors is 225.

FIRST NATIONAL BANK—SANTA ANA.

(Organized May 15, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. B. Hervey, President. J. A. Turner, Cashier.

Resources.		*Liabilities.*	
Bank premises	$49,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	2,207 61	Reserve and surplus fund	14,300 00
U. S. bonds to secure circulation	37,500 00	Undivided profits and contingent fund	3,900 95
Miscellaneous bonds, stocks, and warrants	700 00	Due depositors	234,349 49
Redemption fund with U. S. Treasurer	1,687 50	Due banks and bankers	1,316 67
Premium on U. S. bonds	1,400 00	National bank notes outstanding	33,750 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	232,589 66		
Money on hand	16,024 12		
Checks and other cash items	791 58		
Due from banks and bankers	43,734 65		
Furniture and fixtures	1,000 00		
Expenses and taxes	981 99		
Total resources	$387,617 11	Total liabilities	$387,617 11

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. B. Hervey, 15; C. E. French, 33; G. W. Ford, 63; G. W. Minter, 16; J. T. Wilson, 40; D. R. Sterling, 66; Joseph Yoch, 13; J. A. Turner, 70. Total number of shares held by the Directors is 316.

FIRST NATIONAL BANK—SANTA BARBARA.

(Organized March 3, 1873.)

Showing its Financial Condition at Close of Business July 31, 1899.

R. B. Canfield, President. H. P. Lincoln, Cashier.

Resources.		*Liabilities.*	
Bank premises	$21,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	53,837 89	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	15,903 90
Miscellaneous bonds, stocks, and warrants	10,354 26	Due depositors	293,352 48
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	1,387 83
Loans and discounts on personal security	256,654 95	National bank notes outstanding	22,500 00
Money on hand	55,688 46	Certified checks	1,312 40
Checks and other cash items	2,628 68		
Due from banks and bankers	50,913 01		
Furniture and fixtures	4,847 50		
Expenses and taxes	1,020 86		
Internal revenue stamps	886 00		
Total resources	$484,456 61	Total liabilities	$484,456 61

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors are as follows: R. B. Canfield, Henry F. Spencer, Ellwood Cooper, J. R. Dawe, G. H. Gould, A. Garland, H. C. Thompson.

SANTA BARBARA COUNTY NATIONAL BANK—SANTA BARBARA.

(Organized November 1, 1875.)

Showing its Financial Condition at Close of Business July 31, 1899.

W. M. Eddy, President. E. S. Sheffield, Cashier.

Resources.		*Liabilities.*	
Bank premises	$24,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	7,150 00	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	25,200 00	Undivided profits and contingent fund	23,918 15
Miscellaneous bonds, stocks, and warrants	34,009 01	Due depositors	328,489 05
Redemption fund with U. S. Treasurer	1,125 00	Due banks and bankers	3,354 23
Premium on U. S. bonds	2,142 81	National bank notes outstanding	2,530 00
Loans and discounts on personal property	220,394 85		
Money on hand	54,879 85		
Checks and other cash items	962 58		
Due from banks and bankers	130,766 95		
Furniture and fixtures	3,500 00		
Expenses and taxes	3,174 97		
Other assets	485 41		
Total resources	$508,291 43	Total liabilities	$508,291 43

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 433½; C. H. Edwards, 20; E. S. Sheffield, 25; C. B. Bates, 10; Joseph Howard, 10; A. Blair Shaw, 10; H. Boyd Doremus, 48. Total number of shares held by the Directors is 556½.

SAN BERNARDINO NATIONAL BANK.

(Organized February 20, 1880.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. W. Roberts, President. W. S. Hooper, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$12,288 75	Capital paid in coin	$100,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	16,267 43	Undivided profits and contingent fund	25,466 66
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	381,615 57
Premium on U. S. bonds	2,250 00	Due banks and bankers	7,171 98
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	289,422 17	National bank notes outstanding	22,500 00
Money on hand	35,087 86	Certified checks	220 00
Due from banks and bankers	170,186 50	Other liabilities	100 00
Furniture and fixtures	4,500 00		
Expenses and taxes	946 50		
Total resources	$557,074 21	Total liabilities	$557,074 21

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Roberts, 246½; H. P. Stow, 200; W. S. Hooper, 60; E. D. Roberts, 50; H. E. Hams, 25; J. R. Brunn, 25; H. B. Smith, 10. Total number of shares held by the Directors is 616½.

FIRST NATIONAL BANK—SAN DIEGO.

(Organized October 5, 1883.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. Gruendike, President. D. F. Garrettson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$60,000 00	Capital paid in coin	$150,000 00
Real estate taken for debt	66,376 71	Reserve and surplus fund	8,500 00
U. S. bonds to secure circulation	37,500 00	Undivided profits and contingent fund	20,891 07
Miscellaneous bonds, stocks, and warrants	40,718 31	Due depositors	480,173 72
Redemption fund with U. S. Treasurer	1,687 50	Due banks and bankers	15,863 58
Premium on U. S. bonds	3,375 00	National bank notes outstanding	33,750 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	215,720 89	Certified checks	16 10
Money on hand	72,990 15		
Checks and other cash items	2,368 86		
Due from banks and bankers	195,531 34		
Furniture and fixtures	6,500 00		
Expenses and taxes	6,425 71		
Total resources	$709,194 47	Total liabilities	$709,194 47

The amount of capital stock is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 245½; Wm. N. King, 10; J. W. Sefton, 55½; George Hannahs, 50; Heber Ingle, 58; Oscar A. Trippet, 17½; D. F. Garrettson, 92⅝. Total number of shares held by the Directors is 529¾.

MERCHANTS NATIONAL BANK—SAN DIEGO.

(Organized April, 1893.)

Showing its Financial Condition at Close of Business July 31, 1899.

EDWARD IVINSON, President. G. B. GROW, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,000 00	Capital paid in coin	$100,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	370 00	Undivided profits and contingent fund	4,506 06
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	413,018 59
Premium on U. S. bonds	2,400 00	Due banks and bankers	3,180 14
Loans on stocks, bonds, and warrants	83,189 85	National bank notes outstanding	22,500 00
Loans and discounts on personal security	222,140 07		
Money on hand	57,733 67		
Checks and other cash items	3,787 78		
Due from banks and bankers	161,020 42		
Furniture and fixtures	800 00		
Expenses and taxes	1,638 00		
Total resources	$563,204 79	Total liabilities	$563,204 79

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid up on each share of stock is $100.

CROCKER-WOOLWORTH NATIONAL BANK—SAN FRANCISCO.

(Organized September, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

WM. H. CROCKER, President. G. W. KLINE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$75,000 00	Capital paid in coin	$1,000,000 00
U. S. bonds to secure circulation	100,000 00	Reserve and surplus fund	750,000 00
Miscellaneous bonds, stocks, and warrants	234,641 60	Undivided profits and contingent fund	33,994 17
Redemption fund with U. S. Treasurer	4,500 00	Due depositors	3,959,130 09
Premium on U. S. bonds	10,000 00	Due banks and bankers	1,212,181 06
Loans on stocks, bonds, and warrants	2,047,550 20	National bank notes outstanding	90,000 00
Loans on other securities (grain, etc.)	140,277 09	Certified checks	39,830 18
Loans and discounts on personal security	3,078,892 91	Other liabilities	61,321 63
Money on hand	654,127 40		
Checks and other cash items	99,029 80		
Due from banks and bankers	557,347 23		
Furniture and fixtures	5,000 00		
Expenses and taxes	439 17		
Other assets	139,651 73		
Total resources	$7,146,457 13	Total liabilities	$7,146,457 13

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; total amount actually paid in coin by stockholders for capital stock is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 1,103; G. W. Kline, 100; W. E. Brown, 250; Henry J. Crocker, 10; C. E. Green, 50; Geo. W. Scott, 10; E. B. Pond, 50. Total number of shares held by the Directors is 1,573.

FIRST NATIONAL BANK—SAN FRANCISCO.

(Organized October, 1870.)

Showing its Financial Condition at Close of Business July 31, 1899.

S. G. Murphy, President. James K. Lynch, Cashier.

Resources.		*Liabilities.*	
Bank premises	$325,000 00	Capital paid in coin	$1,500,000 00
Real estate taken for debt	23,448 95	Reserve and surplus fund	1,000,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	88,103 07
Miscellaneous stocks, bonds, and warrants	459,648 29	Due depositors	4,403,921 41
Redemption fund with U. S. Treasurer	2,250 00	Due banks and bankers	1,533,602 68
Premium on U. S. bonds	13,034 00	National bank notes outstanding	45,000 00
Loans on stocks, bonds, and warrants	1,697,214 52	Letters of credit	1,400,513 15
Loans on other securities (grain, etc.)	108,608 12		
Loans and discounts on personal security	2,991,163 22		
Money on hand	1,952,716 59		
Due from banks and bankers	889,067 47		
Due from customers on account of letters of credit	1,458,989 15		
Total resources	$9,971,140 31	Total liabilities	$9,971,140 31

The amount of capital stock is $1,500,000; amount subscribed is $1,500,000; total amount actually paid in coin by stockholders for capital stock is $1,500,000. The total number of shares of stock issued is 15,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 250; James Moffitt, 1,028; Geo. A. Low, 300; J. Downey Harvey, 568; Thomas Jennings, 341; Geo. C. Perkins, 100; John A. Hooper, 95; J. W. Van Bergen, 50; James D. Phelan, 78. Total number of shares held by the Directors is 2,810.

NEVADA NATIONAL BANK—SAN FRANCISCO.

(Organized January 1, 1898.)

Showing its Financial Condition at Close of Business July 31, 1899.

I. W. HELLMAN, President. GEORGE GRANT, Cashier.

Resources.		*Liabilities.*	
U. S. bonds	$1,270,000 00	Capital paid in coin	$3,000,000 00
Miscellaneous bonds, stocks, and warrants	909,954 88	Reserve and surplus fund	600,000 00
Redemption fund with U. S. Treasurer	22,495 00	Undivided profits and contingent fund	239,171 67
Premium on U. S. bonds	143,982 80	Due depositors	6,842,886 45
Loans on stocks, bonds, and warrants	1,543,620 88	Due banks and bankers	2,200,069 65
Loans on other securities (grain, etc.)	215,137 10	National bank notes	449,900 00
Loans and discounts on personal security	3,115,535 54	Certified checks	30,158 23
Money on hand	3,836,072 88	Other liabilities	43,139 79
Due from banks and bankers	2,328,404 23	Sterling credits, etc.	1,231,907 38
Furniture and fixtures	3,450 00		
Expenses and taxes	16,672 48		
Customers' liability under letters of credit	1,231,907 38		
Total resources	$14,637,233 17	Total liabilities	$14,637,233 17

The amount of capital stock is $3,000,000; amount subscribed is $3,000,000; total amount actually paid in coin by stockholders for capital stock is $3,000,000. The total number of shares of stock issued is 30,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 260; J. L. Flood, 1,550; C. De Guigné, 250; Lewis Gerstle, 600; I. W. Hellman, 5,215; J. W. Mackay, 1,000; Levi Strauss, 850; H. L. Dodge, 250; Robert Watt, 250; D. N. Walter, 300. Total number of shares held by the Directors is 10,125.

SAN FRANCISCO NATIONAL BANK.

(Organized December 1, 1897.)

Showing its Financial Condition at Close of Business July 31, 1899.

JAMES K. WILSON, President. L. I. COWGILL, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$50,000 00	Capital paid in coin	$500,000 00
Miscellaneous stocks, bonds, and warrants	25,468 75	Undivided profits and contingent fund	56,541 90
Redemption fund with U. S. Treasurer	2,250 00	Due depositors	1,009,428 35
Premium on U. S. bonds	5,000 00	Due banks and bankers	196,374 44
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	1,170,586 59	Certified checks	11,109 30
Money on hand	240,415 85	Letters of credit	2,254 49
Checks and other cash items	35,007 74		
Due from banks and bankers	237,546 28		
Furniture and fixtures	5,800 00		
Expenses and taxes	3,583 27		
Other assets	50 00		
Total resources	$1,775,708 48	Total liabilities	$1,775,708 48

The amount of capital stock is $500,000; amount subscribed is $500,000; total amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. A. Bruguiere, 647; John Barton, 130; C. S. Benedict, 100; William P. Johnson, 97; George A. Pope, 22; D. J. Staples, 22; James K. Wilson, 25. Total number of shares held by the Directors is 1,043.

CARVER NATIONAL BANK—ST. HELENA.

(Organized August, 1887.)

Showing its Financial Condition at Close of Business July 31, 1899.

D. O. HUNT, President. F. L. ALEXANDER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$9,362 00	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	12,500 00	Reserve and surplus fund	10,466 63
Miscellaneous bonds, stocks, and warrants	100 00	Undivided profits and contingent fund	184 95
Redemption fund with U. S. Treasurer	562 50	Due depositors	61,627 38
Loans on stocks, bonds, and warrants	8,784 92	Due banks and bankers	562 73
Loans and discounts on personal security	79,969 51	National bank notes outstanding	11,250 00
Money on hand	6,805 46		
Due from banks and bankers	14,106 30		
Furniture and fixtures	1,500 00		
Expenses and taxes	231 00		
Other assets	170 00		
Total resources	$134,091 69	Total liabilities	$134,091 69

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Hunt, 50; G. L. Pratt, 25; Jacob Graf, 25; John C. Money, 10; F. L. Alexander, 50. Total number of shares held by the Directors is 160.

FIRST NATIONAL BANK—SAN JOSÉ.

(Organized July 11, 1874.)

Showing its Financial Condition at Close of Business July 31, 1899.

GEO. M. BOWMAN, President. L. G. NESMITH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$75,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	16,000 00	Reserve and surplus fund	80,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	29,657 65
Miscellaneous bonds, stocks, and warrants	21,000 00	Due depositors	418,860 64
Redemption fund with U. S. Treasurer	2,250 00	Due banks and bankers (deposits)	74,737 02
Loans on stocks, bonds, and warrants	97,151 70	National bank notes outstanding	35,550 00
Loans on other securities	152,862 55	Certified checks	2,747 50
Loans and discounts on personal security	262,740 51	Dividends unpaid	1,965 00
Money on hand	33,732 47		
Checks and other cash items	5,798 03		
Due from correspondents	224,463 71		
Expenses and taxes	2,345 87		
Revenue stamps	172 97		
Total resources	$943,517 81	Total liabilities	$943,517 81

The amount of capital stock is $300,000; amount subscribed is $300,000; total amount actually paid in coin by stockholders for capital stock is $300,000. Total number of shares of stock issued is 3,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. M. Bowman, 30; W. S. Clayton, 30; El. Flagg, 45; J. D. Grant, 214⅗; O. A. Hale, 40; Cyrus Jones, 92⅖; L. G. Nesmith, 10½; J. D. Phelan, 97⅘; A. K. Whitton, 10. Total number of shares held by the Directors is 569⅘.

FIRST NATIONAL BANK—SANTA PAULA.

(Organized September, 1889.)

Showing its Financial Condition at Close of Business July 31, 1899.

C. H. McKevett, President. Jos. R. Haugh, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,794 00	Capital paid in coin	$75,000 00
U. S. bonds to secure circulation	18,750 00	Reserve and surplus fund	10,000 00
Miscellaneous bonds, stocks, and warrants	255 50	Undivided profits and contingent fund	11,685 80
Redemption fund with U. S. Treasurer	843 50	Due depositors	173,631 91
Premium on U. S. bonds	800 00	State, county, or city money	8,000 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	207,933 64	National bank notes outstanding	16,870 00
Money on hand	13,986 61	Other liabilities	340 00
Checks and other cash items	85 00		
Due from banks and bankers	45,018 48		
Expenses and taxes	632 00		
Other assets	429 00		
Total resources	$295,527 73	Total liabilities	$295,527 73

The amount of capital stock is $75,000; amount subscribed is $75,000; total amount actually paid in coin by stockholders for capital stock is $75,000. The total number of shares of stock issued is 750; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKevett, 205; N. W. Blanchard, 100; F. E. Davis, 10; D. W. Mott, 20; J. R. Haugh, 10. Total number of shares held by the Directors is 345.

SANTA ROSA NATIONAL BANK.

(Organized May 22, 1886.)

Showing its Financial Condition at Close of Business July 31, 1899.

J. H. Brush, President. F. A. Brush, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$49,049 89	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	37,500 00	Reserve and surplus fund	24,000 00
Miscellaneous bonds, stocks, and warrants	118,581 16	Undivided profits and contingent fund	1,408 78
Redemption fund with U. S. Treasurer	1,687 50	Due depositors	226,663 78
Premium on U. S. bonds	3,700 00	Due banks and bankers	1,222 24
Loans on stocks, bonds, and warrants	14,275 20	State, county, or city money	50,000 00
Loans on real estate	89,076 67	National bank notes outstanding	33,750 00
Loans and discounts on personal security	125,888 95		
Money on hand	22,983 70		
Checks and other cash items	3,818 70		
Due from banks and bankers	9,617 20		
Furniture and fixtures	3,500 00		
Expenses and taxes	1,278 44		
Overdrafts	6,087 39		
Total resources	$487,044 80	Total liabilities	$487,044 80

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 500; R. F. Crawford, 10; M. S. Davis, 12; W. W. Gauldin, 91; Frank Steele, 26; John Strong, 100; C. H. Thompson, 20. Total number of shares held by the Directors is 759.

FIRST NATIONAL BANK—STOCKTON.

(Organized November 21, 1872.)

Showing its Financial Condition at Close of Business July 31, 1899.

H. H. Hewlett, President. James H. Hough, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$21,045 66	Capital paid in coin	$200,000 00
Miscellaneous bonds, stocks, and warrants	282,197 10	Reserve and surplus fund	60,000 00
Loans on stocks, bonds, and warrants; loans on other securities (grain, etc.); loans and discounts on personal security	245,637 21	Undivided profits and contingent fund	140,114 27
Money on hand	293,216 64	Due depositors	381,240 63
Due from banks and bankers	66,910 71	Due banks and bankers	39,604 42
Other assets	2,000 00	National bank notes outstanding	90,000 00
		Other liabilities	48 00
Total resources	$911,007 32	Total liabilities	$911,007 32

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid up on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,046; E. Floyd Jones, 37; James H. Hough, 40; Harry H. Hewlett, 17; Geo. A. Conrad, 67; G. H. Fancher, 33; James Sutherland, 17. Total number of shares held by the Directors is 1,253.

UNCLAIMED DEPOSITS

IN

SAVINGS BANKS,

DECEMBER 1, 1897.

As per Act of Legislature, Approved March 23, 1893.

UNCLAIMED DEPOSITS IN SAVINGS BANKS.

LA SOCIÉTÉ FRANÇAISE D'EPARGNES ET DE PREVOYANCE MUTUELLE—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Lost Known Residence or Post Office Address.	Alive or Dead.	Amount.
Archambault, Pierre			$151 30
Audoin, Nicolas			56 00
Auradou, Marie			64 09
Bodiment, Gabriel			64 39
Bailly, Auguste			142 03
Barèges, Guillaume			236 69
Barfeld, Mathilde			122 26
Bartels, Henry			140 87
Bauer, Louise			67 84
Benabent, François			50 49
Benjamin, Theodule			158 87
Bertheau, Jean Bte.	Oakland, Cal.	Dead	73 64
Bianchi, Battista			73 01
Bobenrieth, Jean	Los Angeles, Cal.		89 91
Borrell, F. F.			222 68
Bouclet, Celina		Dead	96 14
Bouffartigues, Gabriel			80 55
Boutillier, Elisa			56 37
Brunel, Eleonore			131 08
Cabanes, Eugene			67 25
Cambet, Jean			54 13
Cameto, Chas.			139 89
Camillères, Stephen			58 35
Campi, Giacomo	San Francisco, Cal.	Dead	77 21
Campion, John Spencer			121 94
Casati, Guiseppe			424 39
Cavillon, Jules			146 14
Cazaucau, Henri			75 19
Caznall, Laura Emely			244 94
Caznoll, Emma			89 61
Cellié, Guillaume			196 02
Charton, Ad.			76 51
Choppat, Louis Auguste		Dead	108 67
Chouinard, Adeline			59 07
Chyte, Louis			67 95
Clémant, Louis			86 72
Cordano, Antonio			82 87
Corless, Catherine			64 23
Costa, Angelo			170 34
Crago, Thomas			69 38
Cullen, David			58 30
Curran, Margaret	Incompetent, Napa, Cal.		347 56
Dalton, Nellie			61 59
Danz, Paolo			54 68
Davi, Luigi			54 38
Degregori, Michele			40 85
Dehail, Alphonse	Virginia City, Nev.	Dead	77 96
Delande, Pierre			56 60
DeLavarenne, Marie Vve.			67 95
Delor, Thomas			50 80
Demartini, Giovanni			79 13
Demartini, Nicolas			151 26
Desain, Louis			365 89

FRENCH SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Didier, Emile			$125 31
Doore, Joseph Warren			69 41
Dotreman, Marie			101 62
Drouhot, Charlotte	29 Minna Street, San Francisco		207 10
Duclos, Marthe			162 66
Ducout, Achille			201 80
Duhart, Louis Alfred			246 88
Dupéron, Alexandre	San José, Cal.		126 68
Eckhardt, Fred'k Wm.			112 43
Faure, Auguste			159 47
Fernandez, Maria			54 38
Ferreto, Domenica			65 82
France, Kate			91 92
Francis, Alexander			71 03
François, Charles			69 84
Fregulia, Gian. Bta.			73 24
Freman, Peter			56 00
Frétaquillat, Hippolyte	Marseilles, France		162 13
Frishholz, Mikael			82 84
Galina, Jean			67 25
Galina, Marie, née Verger			67 25
Gandina, Giovanni			58 17
Gélinaud, Jean			93 67
Germot, Antoine			172 47
Ghiotto, Giacomo			86 12
Girard, Narcisse			73 44
Gobé, Antoine			57 85
Gordon, Lisa			413 29
Gossens, Jean Joseph			138 11
Goudailler, Victor			73 44
Gray, Edwin George			304 61
Gris, Célestine, née Bourlier			95 23
Guilbert, Louis			60 34
Handy, Juan			95 24
Hang, Jacob			67 95
Hassler, Louis	San Francisco, Cal.	Dead.	89 69
Henry, Augustin Philippe			56 00
Herman, Philip			138 72
Hentges, André			99 16
Jibard, Marie			168 75
Joliot, Jules			52 65
Jones, A.			118 36
Jourdain, Estevan			66 08
Karelpaen, Charles			73 06
Koehler, Adolphe			73 63
Korthaus, Margaret			106 91
Labbé, Louis			57 99
Laisne, Caroline			140 53
Lambe, Julius			89 62
Lamore, Alexandre			134 93
Laurent, Catherine			161 10
Lebert, Christian			65 78
Leroy, Colombe	San José, Cal.		87 03
Lestonnat, Jean			57 11
Lherondelle, Auguste	Butchertown, San Francisco, Cal.		365 10
Liévaux, Charles			91 51
Lile, Paul			58 29
Luchetti, Gio. Bta.			51 26
Luchessa, Giacomo			57 85
Lutzen, Louise			51 19
Macchiavello, Guiseppe			67 39
Magnanego, Candido			73 15
Manent, Victor	210 Montgomery Ave., San Francisco		664 42
Marconnet, Marie			58 17
Martinalli, Domenico			60 62
Masselin, Joseph			78 81
Mathieu, Victor			80 34
Mattes, John			143 69
Matulich, Giovanni			103 07
McElroy, William			114 81

FRENCH SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Meazza, Vittore			$57 99
Melehan, Daniel			52 79
Miller, John			52 36
Mogro, Carmen			52 95
Moretti, Pietro			60 03
Naef, Jean Joseph			64 22
Negrete, Ramona			98 95
Nivelles, Charles			180 13
Noziglia, Michael			99 17
O'Bragh, Johanna			56 84
Orosco, Viviana			52 79
Paiz, Zeferina			86 76
Paquet, Peter			51 06
Patrone, Lorenzo			51 12
Peeters, Felix			56 00
Périe, Augustin			359 72
Peters, Lida			105 51
Peytral, Louis Diogène			88 90
Pollard, Charles H.			60 20
Porlier, Marie F. Iphigénie			203 55
Pujol, Auguste			377 76
Riccardi, Antonio			65 18
Roch, Felix			101 40
Rosenstein, Henry			116 48
Roth, John A.			54 93
Roux, Jean Antoine			54 37
Ryan, Annie			361 14
Saietto, Giacomo			188 52
Sapatello, Antonio			82 70
Saux, Augustine			51 45
Saux, Raymond			107 10
Schemit, Gracieuse		Dead.	147 80
Servel, Celestin			50 51
Simons, Minna			123 69
Steve, Seraphin			52 79
Stevens, Alice			109 17
Stone, William			67 25
Sturla, Paulo			54 56
Tento, Joseph			86 18
Thuillier, Eugène			235 26
Timmings, Hubert S.			67 27
Torrero, Juana			90 22
Torres, Gumesinda			480 41
Vaneau, Victorine			75 15
Varni, Francisco			69 74
Vauquelin, J.			120 42
Velati, Cipriano			71 58
Verboom, Fanny			117 82
Vergez, Jean			75 97
Villegas, Francisco			101 64
Vogel, Rosine	909 Kearny St., San Francisco, Cal.		225 35
Wagner, Frederick			61 58
Wild, Carl			54 35
Total (176 names)			$20,138 50

GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 9, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Andrew, John	San Francisco, 2 accounts		$5,249 90
Bakhaus, Emil or Cathinka	8 O'Farrell St., San Francisco		103 24
Briggs, Jane	1825 Market St., San Francisco		144 21
Beger, Fritz	26 Steuart St., San Francisco		203 82
Cohen, Sarah	20 Russ St., San Francisco		1,225 41
Dieckmann, Hinrick	Atlantic Hotel, San Francisco		255 23
Fintzell, Ernst	San Francisco		67 57
Fredrickson, Fred	Alameda Island oyster beds		119 42
Gruschwitz, Carl	German Hospital, San Francisco		74 62
Habersang, Charles	Yreka, Cal.		880 84
Kern, Frederick	San Francisco		312 43
Kaup, Simon	Helvetia Hotel, San Francisco		162 00
Minges, Joseph	Fairbanks, Arizona		86 78
Mattson, Alfred M.	N. E. cor. Jackson and Drumm Sts., San Francisco		101 18
McCaslin, Lemira B.	1601 Geary St., San Francisco		112 23
Matz, Oscar	Atlantic Hotel, San Francisco		167 72
Madsen, Henriette	126 Fifth St., San Francisco		147 54
Meinardus, Johann	California Sugar Refinery, San Francisco		56 42
Morgan, Evan	529 Sacramento St., San Francisco		344 11
Nelson, Charls	133 Steuart St., San Francisco		137 20
Roland, Cornelius	16¼ Oak Grove Ave., San Francisco		158 01
Riedler, Maximilian	Graz, Steiermark, Austria		244 09
Stewardt, Henry	San Francisco		830 34
Storch, Christian	San Francisco		166 83
Sampson, George	San Francisco		379 94
Schultz, Wilhelm	Stevenson between First and Second Sts, San Francisco		585 19
Vogel, Rosine Louise	633 O'Farrell St., San Francisco		830 75
Williams, Edwin	Bodie, Mono Co., Cal.		267 63
Witt, William R.	Vallejo, Cal.		160 92
Total			$13,602 57

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Amount.
Anderson, Andrew	San Francisco	$502 37
Armstrong, Fannie J.	Napa City, Cal.	50 69
Backstrom, L. I.	132 Steuart St., San Francisco	126 06
Bassard, John	San Francisco	1,793 73
Benn, Henry C.	Kearny and Jackson Sts., San Francisco	2,741 20
Bishop, William	Tuckelet	84 87
Bousquet, Alfred	Windsor Hotel, San Francisco	499 22
Brady, P. F.	San Francisco	244 13
Brandon, Patrick	Belmont, Nevada	55 17
Bryson, Mary	223 Beale St., San Francisco	99 47
Butler, Vincent	818 Eddy St., San Francisco	136 50
Cahill, Mary	420 Stevenson St., San Francisco	79 97
Callaghan, Jerry	Western Hotel, Broadway St., San Francisco	54 94
Carroll, Catherine	San Francisco	85 59
Chase, Mary, for G. C. Starr	Grass Valley, Nevada Co., Cal.	95 99
Chretien, Eugene	San Mateo Co., Cal.	519 58

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Claffey, John	San Francisco	$171 49
Clarkson, William	Gilroy, Cal.	50 58
Close, Nellie	Piazza House, San Francisco	53 65
Coleman, John	Cor. First and Folsom Sts., San Francisco	395 51
Collins, Mary	No address	589 43
Connelly, Mary	Eddy and Jones Sts., San Francisco	550 38
Connolly, Michael	15 Minna St., San Francisco	77 43
Corbett, Richard	Tucson, A. T.	4,904 92
Corrigan, Hugh (a minor)	418½ Seventh St., San Francisco	84 18
Creamer, James	Pacific St., San Francisco	559 68
Crosby, Joseph	540 Mission St., San Francisco	109 80
Daly, Maria	San Francisco	62 01
Davis, Annie	121 Sixth St., San Francisco	317 37
Detruit, Charles	San Francisco	130 76
Dillon, Mary	San Francisco	111 44
Doherty, Mary	San José, Cal.	90 08
Donahue, Mervyn J.	San Mateo, Cal.	898 78
Donelan, Patrick	No address	60 42
Donlan, Peter	Broadway and Sansome Sts., San Francisco	124 88
Donovan, Jerry	Outside Mission, San Francisco	425 05
Donovan, John	419 Stevenson St., San Francisco	486 63
Duffy, William	San Francisco	213 47
Edwards, Thomas M.	San Mateo, Cal.	67 74
Ely, Agnes C.	San Francisco	173 88
Emeny, Carrie	15 Belden Place, San Francisco	63 89
Faughney, William	Orland, Colusa Co., Cal.	1,349 14
Feury, Bridget Julia	313 Hyde St., San Francisco	641 99
Flanigan, James	No address	99 50
Flynn, John	Potrero, San Francisco	95 48
Foster, James W.	Care of Frank O'Neall, Wickham, New Castle, N. S. W.	161 12
Frasse, Henry	Kern Co., Cal.	1,097 95
Gainey, ———	141 Fourth St., San Francisco	50 36
Gebson, William	Philadelphia House, San Francisco	167 61
Gifford, David B.	San Francisco	206 58
Gould, John	What Cheer House, San Francisco	113 05
Graham, James	Truckee, Cal.	357 25
Green, Mary	Eureka, Nev.	334 73
Hansen, Christian	30 Washington St., San Francisco	112 47
Hellissy, James	No address	131 94
Henry, Anne	8 Polk St., San Francisco	122 20
Hogan, Thomas	Steamer "Pelican"	106 18
Holden, James	706 Battery St., San Francisco	57 97
Holohan, James	San Francisco	87 73
Horgan, Daniel	221 Pacific St., San Francisco	174 74
Howard, Mary T. B.	Grand Hotel, San Francisco	99 56
Hubert, N.	San Francisco	52 74
Hughes, William	San Francisco	386 77
Hyland, John A.	No address	144 40
Jette, Clotilde Agnes	574 Folsom St., San Francisco	1,114 19
Johanson, Johan	140 Folsom St., San Francisco	560 91
Johnson, James	San Francisco.	1,230 08
Jonson, Albert	36 Steuart St., San Francisco	1,043 69
Joseph, Manuel	No address	398 48
Keough, Peter	212 Broadway St., San Francisco	341 51
Kerr, Jane	1512 Howard St., San Francisco	55 48
Kiernan, Bernard	Bush Street House, San Francisco	97 60
Krauss, Theodor	San Francisco	126 66
Kuster, Anna B.	Brooklyn, Cal.	516 47
Lankershim, James B.	Los Angeles, Cal.	55 93
Lawlor, Thomas	American Exchange Hotel, San Francisco	602 92
Le Breton, Julia	1414 Sutter St., San Francisco	902 16
Lewis, Margaret	Twenty-third and Folsom Sts., San Francisco	244 08
Lynch, Cornelius	928 Fifteenth St., San Francisco	68 99
Lynch, Edward	Ship "Wash Lebby"	74 43
Lynch, Patrick	Kentucky House, Clay St., San Francisco	405 23
Lyons, John	547 Mission St., San Francisco	783 88
Lyons, J. S.	No address	50 41
MacLeod, William	Salmon Creek, Mendocino Co., Cal.	361 92
Mahon, John	St. Louis, Sierra Co., Cal.	72 59

HIBERNIA SAVINGS AND LOAN SOCIETY—Continued.

Name.	Last Known Residence or Post Office Address.	Amount.
Mahoney, Mary	San Francisco	$561 43
Mann, Benjamin	Idaho City, Idaho	2,609 75
Metcalf, Laura	San Quentin, Marin Co., Cal.	50 32
Miller, Henry W.	San Francisco	51 04
Moloney, Garrett	Pioche, Nevada	101 87
Morkan, Michael	No address	1,493 03
Muir, Mary or David Muir	San José, Cal.	51 32
Murphy, Daniel	San Francisco	257 67
Murphy, Mary	San Francisco	341 70
Murphy, Michael	Sacramento, Cal.	2,021 73
Murray, Catherine	87 Greenwich St., San Francisco	90 10
Murray, John	Davisville, Cal.	303 62
McArdle, Edward	Hamilton	3,340 56
McCarthy, Johannah	31½ Market St., San Francisco	61 89
McDonald, P. J.	San Francisco	78 88
McEarnan, Owen	San Francisco	1,423 00
McNulty, James	What Cheer House, San Francisco	492 96
McPhail, Colin	17-Mile House, San Mateo Co., Cal.	68 61
Nielson, Mills	East, bet. Jackson and Pacific Sts., S. F.	453 45
Nillson, Peter	Bark "Free Trade"	67 01
Norton, Thomas	2921 Mission St., San Francisco	136 86
O'Brien, Bernard	Lick House, San Francisco	55 28
O'Brien, Denis	Point Reyes, Cal.	176 40
O'Brien, Mary	Broadway and Kearny Sts., San Francisco	878 95
O'Brien, Rosanna	San Francisco	50 72
O'Connor, Maria	2015 Mission St., San Francisco	174 59
O'Leary, Johanna	Tombstone, Arizona Territory	719 39
O'Neill, Ann	18 Clara St., San Francisco	449 52
O'Neill, Joseph	14 Sansome St., San Francisco	54 88
O'Neill, Mary	Alameda Point, Cal.	69 14
O'Reilly, Elizabeth	741 Harrison St., San Francisco	92 58
O'Reilly, Eugene	Central Hotel, San Francisco	84 51
O'Sullivan, C. D.	San Francisco	169 15
Padey, Catherine	S. W. cor. Union and Montgomery Av., S. F.	198 85
Pierce, Mary Jane	No address	314 80
Pendergast, Jeremiah	Empire Hotel, San Francisco	12,774 71
Pereiras, Antonio	Alley off Green St., near Stockton, S. F.	1,524 65
Potter, William	Cor. Sacramento and Stockton Sts., S. F.	57 68
Powers, Nellie	202 Stockton St., San Francisco	69 72
Rafferty, Peter	Sacramento, Cal.	54 27
Redding, Winifred S.	759 Market St., San Francisco	50 04
Reynolds, Michael	Los Angeles, Cal.	164 73
Richter, Otto	22 Turk St., San Francisco	51 84
Robinson, Ellen	17 Valencia St., San Francisco	52 86
Samuelson, Edwin	15 Howard St., San Francisco	528 00
Shea, Nora	Carson, Nevada	92 30
Sheehan, C.	Umatilla, Oregon	186 40
Silva, Pedro Antonio	Idaho	87 93
Silvera, Manuel L.	116 Jackson St., San Francisco	762 61
Soares, Antonio P.	Millbrae, Cal.	50 45
Stewardt, Henry	Ship "Dublin"	1,392 40
Stewart, Rose	San Francisco	315 33
Sullivan, Patrick	12 Eighth St., San Francisco	65 50
Sullivan, Timothy	San Francisco	300 27
Taffe, Mary	Fifth St., north of Natoma, San Francisco	308 94
Taylor, William	24 Sacramento St., San Francisco	124 21
Thingler, Janette	San Francisco	67 42
Thompson, J. A.	Willows, Cal.	52 59
Toftman, Hans N.	419 East St., San Francisco	53 65
Tracy, Edward	6 Whitman Place, San Francisco	83 75
Tracy, Ellen	31 Russ St., San Francisco	300 14
Trimble, James	932 Folsom St., San Francisco	238 86
Turley, Catherine	Care of Mrs. Doyle, Twenty-seventh St., S. F.	252 15
Walker, George	Santa Paula, Ventura Co., Cal.	174 49
Walsh, Thomas	Eureka, Humboldt Co., Cal.	246 51
Whippey, George F.	Salt Lake City, Utah	883 47
Whittle, John	Summerville, Contra Costa Co., Cal.	196 56
Williams, William	San Francisco	53 70
Total		$72,365 64

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 9, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
William Smith	707 Howard St., San Francisco	Unkn.	$74 16
Peter Kadel	Cor. Brush and Sixteenth St., Oakland	Dead.	95 05
Henry Stewardt	Pacific Exchange	Unkn.	1,383 30
Mrs. Maria F. A. Marx	No address	Unkn.	51 39
H. Mueller	610 Pine St., San Francisco	Unkn.	85 71
A. Kern	San José, Cal.	Unkn.	385 18
Conrad Schneider	Santa Barbara, Cal.	Dead.	62 76
Barbara Brandt	634 Minna St.	Unkn.	60 77
J. Himmelmann	1st Avenue Mission bet. 15th and 16th	Unkn.	62 77
Frank Mueller	—— Minna St.	Unkn.	71 34
Wm. Taylor	La Porte, Cal.	Unkn.	61 26
A. Campbell and Max Morgenthau } Trustees	415 Post St.	Unkn.	74 92
Louis Meyer	Alameda, Cal.	Unkn.	138 20
Mary Eudey	Care of J. Frank, San Francisco	Unkn.	58 86
Jeffrey Cullen	No address	Unkn.	146 83
Total			$2,891 92

SAN FRANCISCO SAVINGS UNION.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post office Address.	Alive or Dead.	Amount.
Henry Stewart	Ship "Isaac Gaines"	Unkn.	$2,195 03
Miss Magdalena Prössner	311 Tyler Street, San Francisco	Unkn.	159 82
Miss Ella Page	Occidental Hotel, San Francisco	Unkn.	335 19
August Becker	705 Front Street, San Francisco	Unkn.	590 02
William Leslie	Oakland, Cal.	Unkn.	2,004 65
Walter J. Horne	180 Wabash Avenue, Chicago, Ill.	Unkn.	333 36
Miss Susanna Park Quick	1014 Mission Street, San Francisco	Unkn.	131 15
John Ludwig Frese	Oakland, Cal.	Unkn.	61 50
Arthur Newton Loring	142½ Fourth Street, San Francisco	Unkn.	110 32
Benj. H. McLean	110 Jackson Street, San Francisco	Unkn.	373 60
John Campbell	1519 Van Ness Avenue, San Francisco	Unkn.	248 41
Thomas Miller Edwards	N.E. cor. Broadway and Buchanan Street, San Francisco	Dead.	106 75
Edw. F. Hall, Jr., guardian of Henry P. Hall	12 Essex Street, San Francisco	Unkn.	58 49
Robert Mills	Belmont, Cal.	Unkn,	1,093 97
Mrs. Pauline Jacoby	629 Green Street, San Francisco	Unkn.	1,499 80
Mrs. Mary E. Leary	412 Natoma Street, San Francisco	Unkn.	532 96
John Wellington	902 Montgomery Street, San Francisco	Unkn.	1,999 25
Max Riedler	721½ Bush Street, San Francisco	Unkn.	403 01
Total			$12,237 28

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Amount of Credit.	Amount Payable.
Brian, Thomas	Silver City, Idaho	$160 69	$140 36
Burkel, Martin	Rio Vista, Cal.	67 58	33 79
Dand, William	San Francisco	182 49	136 38
Dantzscher, W. Otto	San Francisco	61 18	22 95
Dengler, Anna	San Francisco	77 71	38 87
Ellis, Charles	Walkerville, Butte City, Mont.	51 51	38 39
Fell, Emil	San Francisco	106 94	93 33
Fish, John	San Francisco	94 99	82 87
Fleishman, Henry Francis	San Francisco	99 53	71 61
Frates, Frank	San Francisco	75 00	37 50
Frederick, Wm. A., in trust for Wm. A. Frederick, Jr.	San Francisco	52 74	33 56
Freeman, Margaret	San Francisco	70 66	61 58
Garland, Charles W.	San Francisco	71 02	61 90
Head, William	Napa, Cal.	51 53	32 78
Heitman, Henry	Midway Station, Cal.	222 26	194 23
Hurley, Lawrence	Camp Douglas, Utah	75 03	53 91
Kennedy, Frank Brown	San Francisco	51 80	35 31
Keough, Elizabeth Eleanor	Visalia, Cal.	50 24	28 90
Kinnier, Abby A. (dead)	New York, N. Y.	204 73	178 89
Larsen, Hans	San Francisco	67 68	58 97
Lutgens, August	Napa Asylum, Cal.	55 91	48 68
McFarland, Walter	San Francisco	50 23	43 83
Toner, Ellen; McKinley, Thomas; McKinley, Lizzie, distributees of the estate of Edward McKinley, deceased	San Francisco	88 88	60 79
McLellan, Abigail	San Francisco	65 97	33 00
McLeod, Donald	Portland, Oregon	634 84	490 15
Melonay, Denis	Pioche, Nevada	60 83	52 98
Moore, William	Camptonville, Cal.	113 05	56 52
Morgan, William	Alameda, Cal.	219 07	191 44
Peterson, Lauritz Erick (reported dead)	San Francisco	58 58	51 01
Rae, Thomas, estate of	King County, Wash.	429 98	215 01
Richert, Christian	Silver City, Idaho	54 94	47 17
Roberts, James Berryman	Middletown, Cal.	263 73	230 52
Seguin, Louis	Ogdensburg, N. Y.	499 98	249 99
Sykes, Charles P.	Calabasas, Arizona	50 00	18 75
Thomas, Anne	Visalia, Cal.	55 38	48 21
Thuman, Anthony	Bodie, Cal.	57 52	45 31
Vivian, Harry (dead)	Independence, Cal.	65 43	57 01
Walker, Truman G.	San Francisco	75 34	37 69
Walter, Herman	San Francisco	110 57	79 32
Williamson, William J.	Central City, Dakota	98 43	49 22
Wood, George	San Francisco	63 76	55 54
Totals		$5,067 73	$3,598 22

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
David C. Marshall	San Francisco		$328 98
Joseph Joaquin	San Francisco		1,344 49
Edward Bannon	San Francisco		132 52
Mary Cunningham	San Francisco		236 99
Giovanni Pratesi	San Francisco		1,403 40
Henry Wolf	San Francisco		58 63
Paul F. Gram	San Francisco		767 27
Sara Cord	San Francisco		137 13
Jos. Arkley	San Francisco		98 18
P. A. Huchez	San Francisco		156 67
Jhan Jhansen	San Francisco		4,485 82
Isaac F. Hatch	San Francisco		82 14
Mary E. Collier	San Francisco		856 63
Martin Olsen	San Francisco		119 28
John F. Noble	San Francisco		244 66
Joseph Bauer	San Francisco		691 87
P. W. & P. H. Van Deursen	San Francisco		351 93
Job T. Edgar	San Francisco		502 43
Richard Koempfer	San Francisco		438 64
Patrick Connorton	San Francisco		82 04
Margaret C. Pletz	San Francisco		190 10
Ernst Schmid	San Francisco		57 41
Fong Noy	San Francisco		73 93
Ellen Torpey	San Francisco		190 89
Guiseppe Juaranella	Collinsville, Cal.		88 60
H. Maria Mooney	San Francisco		1,069 96
Mary A. Burnett	San Francisco		170 33
Abraham Anderson	San Francisco		275 08
Miss Amelia Cooper	San Francisco		78 05
John Buckley	San Francisco		1,657 25
Harry J. Cordts	San Francisco		3,964 22
Wm. Forrest	San Francisco		216 38
Mrs. Henry Olsen	San Francisco		82 14
Charles Nelson	San Francisco		138 38
Sarah Jane Smith	San Francisco		90 66
Wm. Wherry	North Bloomfield, Cal.		210 74
Henry Giddings	San Francisco		5,708 81
Peter H. Hulsmann	San Francisco		50 41
W. B. Holcomb	San Francisco		52 18
Thos. M. Thomas	Nortonville, Cal.		1,601 16
P. and C. Bastean	San Francisco		50 80
J. T. Gilman	San Francisco		51 42
Patrick Keating	San Francisco		52 83
Wm. A. Richmond	Somersville, Contra Costa County		65 98
John T. Dilworth	No address		4,397 24
Jas. M. Classen	San Francisco		79 48
D. L. Cooper	No address		87 93
Harriet C. Benzen	No address		168 65
Miles Carigan	No address		59 13
Wm. A. Neidinger	No address		121 74
Wm. Leslie	San Francisco		769 89
Michael Mayr	San Francisco		179 58
T. and A. Jones	No address		119 86
Miss Isabella E. Thomas	San Francisco		51 91
Thomas Kenney	San Francisco		2,034 12
Kate Steers	San Francisco		53 15
Total			$36,830 09

SECURITY SAVINGS BANK—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 8, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Reinhold Sipary	Fredikshavn, Finland		$68 01
Mrs. Anaise Hill		Dead	115 19
Mrs. Margaret Davis	San Francisco	Dead	470 32
James Dolan	San Francisco		56 31
John H. Prime	San Francisco		72 11
Christina Cooke	San Francisco		3,808 11
Total			$4,590 05

OAKLAND BANK OF SAVINGS.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
J. M. Webster	Oakland, Cal.		$82 60
J. A. Wright	Oakland, Cal.		191 65
Mrs. M. E. Bowen	Oakland, Cal.		50 85
R. E. Ogilby	Oakland, Cal.		66 00
Total			$391 10

UNION SAVINGS BANK—OAKLAND.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Joseph R. Craig	Oakland, Cal.	Unkn.	$640 79
Mrs. Nancy Williams	Columbus, Nev.	Unkn.	150 63
Mrs. Lizzie Hanson	Petaluma, Cal.	Unkn.	119 97
R. Abraham	Columbus, Nev.	Unkn.	433 47
Mary P. Webb, Trustee	Oakland, Cal.	Unkn.	138 20
Mary P. Webb, Trustee	Oakland, Cal.	Unkn.	53 95
Mrs. Ellen Ryen	Oakland, Cal.	Unkn.	64 24
John Harmon	Oakland, Cal.	Unkn.	180 17
John Caffey	Oakland, Cal.	Unkn.	90 80
Henry Heyer	Oakland, Cal.	Unkn.	181 57
I. C. Myers	Livermore, Cal.	Unkn.	58 27
Julius Nyman	Oakland, Cal.	Unkn.	375 69
Mrs. Mary M. Shaw	Oakland, Cal.	Unkn.	73 98
Mary F. Willock	Oakland, Cal.	Unkn.	451 50
Total			$3,013 23

SACRAMENTO BANK.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 1, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Michael O'Brien	Washington, Yolo County, Cal.		$2 48
Tom Idle	Knights Landing, Cal.		7 72
Rudolph Marks	Sacramento, Cal.		7 65
Ah Choon	Willows, Cal.		1 56
Henry Bieler, Guardian of Elizabeth Cuddy, minor	Sacramento		43 00
E. L. Hackett	Grangeville, Tulare County, Cal.		7 95
D. H. Emmons	Sacramento		8 45
C. A. Gourlie	Sacramento		5 78
H. W. Read	Sacramento		4 95
Lewis Willis	Boca, Cal.		34 58
F. W. Mix	Palisade, Nev.		21 31
William McCullough	Georgetown, Cal.		7 40
Margaret Keegan	Moores Flat, Cal.		13 49
Mary E. Rose	Sacramento		8 83
Thomas Higgins	Wadsworth, Nevada		33 48
L. P. Williams	Terrace, Utah		7 29
John McKenna	Sacramento		6 71
George H. Robinson	San Francisco, 22 Welch St.		21 48
Edward E. Hall, minor	Sacramento		8 13
Mrs. Harriet M. Hart	Sacramento		4 65
A. E. Hackett	Grangeville, Tulare County, Cal.		7 93
Joseph Finnegan	Sacramento		102 13
Edward E. Hall, minor	Sacramento		106 97
Alfred Bosquet	San Francisco		230 47
R. C. Montgomery	Sacramento		84 06
Robert Brusie	Sacramento		8 74
Leland G. English	Sacramento		7 65
J. F. Martin	Freeport, Cal.		1 52
Alexander A. Goddard	Sacramento		1 70
Kelsey Hobday, Jr., minor	No address		4 09
Edna B. Hall	Sacramento		266 82
Totals			$1,078 97

PEOPLE'S SAVINGS BANK—SACRAMENTO.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 8, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
John Swain	Chico	Unkn.	$331 66
George H. Fawcett	Sacramento	Unkn.	1,084 37
Andrew Peterson	Sacramento	Unkn.	143 73
Total			$1,559 76

SAN JOSE SAFE DEPOSIT BANK OF SAVINGS.

SHOWING UNCLAIMED DEPOSITS, DECEMBER 15, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
W. Parsons	San José		$7,338 88

UNCLAIMED DEPOSITS

IN

SAVINGS BANKS,

JUNE, 1899.

As per Act of Legislature, Approved March 23, 1893.

UNCLAIMED DEPOSITS IN SAVINGS BANKS.

BANK OF CHICO.

SHOWING UNCLAIMED DEPOSITS, JUNE 3, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
John Henry	Chico, Cal.	Alive.	$100 00

BANK OF BUTTE COUNTY—CHICO.

SHOWING UNCLAIMED DEPOSITS, JUNE 10, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
T. F. Decker	Chico	Unkn.	$300 00

ONTARIO STATE BANK.

SHOWING UNCLAIMED DEPOSITS, JUNE 2, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
F. P. Baldwin	Chino	Unkn.	$0 63
G. Slembeck	Ontario	Unkn.	13
C. Smith	Ontario	Unkn.	36
F. B. Lindsay	Ontario	Unkn.	1 00
B. Warden	Ontario	Unkn.	49
F. R. Wheeler	Ontario	Unkn.	1 75
E. A. Stroh	Ontario	Unkn.	62
C. Tyson	Ontario	Unkn.	2 00
A. Allen	Ontario	Unkn.	71
K. Almond	Ontario	Unkn.	60
M. McKinnell	Ontario	Unkn.	7 51
F. C. Hildreth	Ontario	Unkn.	1 40
L. E. Tubbs	Ontario	Alive.	05
S. G. Berger	Ontario	Alive.	06
Oscar Bribach	St. Louis, Mo.	Alive.	20
John B. Green	Riverside	Alive.	20
P. Hutchinson	Los Angeles	Alive.	12
E. Stewart	Los Angeles	Alive.	22

MODESTO BANK.

SHOWING UNCLAIMED DEPOSITS, JULY 6, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Manuel Pacheco	Inmate of Stockton Insane Asylum	Unkn.	$200 00

BANK OF TEHAMA COUNTY—RED BLUFF.

SHOWING UNCLAIMED DEPOSITS, JUNE 1, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
William Evans	Don't know	Unkn.	$404 85

SANTA CRUZ BANK OF SAVINGS AND LOAN.

SHOWING UNCLAIMED DEPOSITS, JUNE 1, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
James Nichol	Not known	Unkn.	$63 92
W. M. Mathews	Not known	Unkn.	368 02
Total			$431 94

BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, JUNE 2, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
W. B. Pascoe	320 Sansome Street, San Francisco		$65 03
M. E. Taylor			50 00
Total			$115 03

BANK OF CALIFORNIA—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, JUNE 12, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Brown, P. A.			$307 39
Coutts, Peter	Mayfield, Cal.		56 04
Curtis, Sam'l T.			68 80
De Lagnel, J. A.			75 00
Fiske, Walbridge & Co.	Globe, Arizona		53 12
Gramm, J. B. & Co.			272 23
Lowrey, E. S.			500 00
Morrissey, J. W., Treasurer	Occidental Hotel, San Francisco		57 20
McLellan, R. A.			89 69
McMurrin, Thomas			73 27
North Pacific Transportation Co.			824 36
North Belmont Mining Co.			117 85
Robertson, Andrew	Atlanta, Idaho		50 00
Sweetland Creek Gold Mines and Water Co., Ltd.			100 00
Stoutenberg, G. B., Supt.			75 10
South Navajo Mining Co.	426 California St., San Francisco		257 52
Wheldon, Mrs. Alice M.	614 Mason St., San Francisco		98 05

LONDON AND SAN FRANCISCO BANK—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, JUNE 8, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Allison, James	32 Montgomery St., San Francisco		$52 00
Bennett, W. F.	Benicia, Cal.		50 00
Carrascoza, José	1411 Powell St., San Francisco		150 25
Chapman, W. W.			60 06
Davies, Frances C.			50 00
Lawrence, Joseph E., editor Golden Era			670 05
McKean, J. F.	2808 Howard St., San Francisco		50 00
Norris, Samuel			257 00
Stewart, Wm. B.			61 66
Union Gold Co.	London		56 50
N. J. Brittan and Thos. Wm. Fallon, administrators of the estate of Thos. Fallon, deceased			125 49
Estate of A. B. Marvin, deceased			113 06
P. A. Roach, trustee Trinity River Canal and Hydraulic Mining Co.			74 52

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

SHOWING UNCLAIMED DEPOSITS, JUNE 1, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
S. W. Moore	San Francisco		$150 00
John Blackburn	San Francisco		500 00
M. L. McDonald	Santa Rosa, Cal.	Alive.	1,500 00
Total			$2,150 00

COMMERCIAL AND SAVINGS BANK—SAN JOSÉ.

SHOWING UNCLAIMED DEPOSITS, JULY 28, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Adams, E. S., administrator.	Don't know	Unkn.	$1 45
Bernal, Mr. M. J. or Hy W.	Don't know	Unkn.	5 00
Chisholm, W.	Don't know	Unkn.	20 00
Hall, M. C., for Juan Cavares	Don't know	Unkn.	15 00
Healy, Alice	Don't know	Unkn.	25 00
Total			$66 45

COMMERCIAL BANK—SAN LUIS OBISPO.

SHOWING UNCLAIMED DEPOSITS, JUNE 13, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
C. Biedenbach	Oakland, Cal.	Alive.	$5 00
Con's Bituminous Rock Co.	Los Angeles, Cal.		02
Elena de la Cuesta	Santa Ynez	Alive.	1 11
Alb. Davis	Unknown	Alive.	1 00
Mary C. Jacobs	Indiana	Alive.	75
H. H. Jenness	San Francisco	Alive.	70
Total			$8 58

STOCKTON SAVINGS AND LOAN SOCIETY.

SHOWING UNCLAIMED DEPOSITS, JUNE 14, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Alberk, A. J. W.			$103 27
Ferguson, E. C.			477 01
Bowen, S. B. & Co.			100 00

BANK OF SELMA.

SHOWING UNCLAIMED DEPOSITS, JUNE 10, 1897.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
John Fulmer	Selma, Cal.	Unkn.	$10 00
Mrs. I. T. Smutz	Selma, Cal.	Unkn.	5 00
W. T. Suttenfield	Stockton, Cal.	Unkn.	2 11
F. A. Durham	Selma, Cal.	Unkn.	1 75
S. M. Wilson	Selma, Cal.	Unkn.	1 00
J. P. Jones	Selma, Cal.	Unkn.	1 50
D. A. Dunbar	Selma, Cal.	Unkn.	1 55
J. L. Lake	Selma, Cal.	Unkn.	3 65
J. J. Bettencourt	Selma, Cal.	Unkn.	4 33
Thos. Martin	Selma, Cal.	Unkn.	13 18
C. A. Parlier	Selma, Cal.	Unkn.	80
W. Y. Davies	Selma, Cal.	Unkn.	84
A. B. Atwell	Wild Flower	Dead.	9 96

VALLEJO COMMERCIAL BANK.

SHOWING UNCLAIMED DEPOSITS, JUNE 1, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
Hattie P. Bowman	Marysville, Cal.	Unkn.	$3 74
Mary Ann Crosby	Vallejo, Cal.	Unkn.	26 80
Wm. H. Elliott	Vallejo, Cal.	Unkn.	1 65
H. J. Humphrey	Vallejo, Cal.	Unkn.	33 45
Geo. Rich'd Miller	Vallejo, Cal.	Unkn.	13 15
Wm. H. Woods	Vallejo, Cal.	Unkn.	17 30
Total			$96 09

FARMERS' BANK—WHEATLAND.

SHOWING UNCLAIMED DEPOSITS, JUNE 1, 1899.

Name.	Last Known Residence or Post Office Address.	Alive or Dead.	Amount.
George Hurd	Wheatland, Cal.		$47 40
A. Bitters	Wheatland, Cal.		31 20
Patrick Nolan	Wheatland, Cal.		35 80
Total			$114 40

APPENDIX.

REPORTS OF BANK COMMISSIONERS

FOR

1897 AND 1898.

REPORT OF BANK COMMISSIONERS—1897.

OFFICE OF BOARD OF BANK COMMISSIONERS,
530 CALIFORNIA STREET,
SAN FRANCISCO, CAL., September 25, 1897.

To HIS EXCELLENCY JAMES H. BUDD, *Governor of the State of California:*

Pursuant to law, herewith is submitted for your consideration the nineteenth Annual Report of this Commission, which contains the statements and examinations made during the year of

168 State Commercial Banks,
56 State Savings Banks,
5 Agencies of Foreign Commercial Banks,

Making a total of 229 banks now doing a banking business, duly authorized and licensed by the Commission.

In addition to the above, there are eleven (11) Commercial Banks and eight (8) Savings Banks in liquidation.

The report also includes the statements of twenty-one (21) Private and thirty-one (31) National Banks, making a total of two hundred and eighty-one (281) banks in active business, and nineteen (19) banks in liquidation in the State.

Since our Report furnished to you September 1, 1896, two new Commercial Banks have been incorporated and are in active business, viz:

Bank of Amador, at Jackson.
Bank of Campbell, at Campbell, Santa Clara County.

Two new Private Banks were opened, to wit:

San José— The Bank of James A. Costa & Co.
Sacramento— Capital Banking and Trust Company.

One Private Bank retired, to wit:

Downieville— J. W. Brown.

The following Liquidating Banks finally closed:

Fallbrook— Fallbrook Bank.
Los Angeles— City Bank.
Riverside— Riverside Savings and Loan Association.
San Francisco—Masonic Savings and Loan Bank.

Two State Banks suspended during the year, to wit:

National City— Bank of National City.
Eureka— Randall Banking Company.

The following list comprises all banks now in liquidation, viz:

Alameda—	Encinal Bank.
Alameda—	Encinal Savings Bank.
Eureka—	Randall Banking Company. (Insolvent.)
Fresno—	Fresno Loan and Savings Bank. (Insolvent.)
Lincoln—	Bank of Lincoln.
Los Angeles—	Bank of America.
Mendocino—	Bank of Mendocino. (Insolvent.)
Merced—	Merced Bank. (Insolvent.)
National City—	Bank of National City. (Insolvent.)
Perris—	Perris Valley Bank. (Insolvent.)
Riverside—	Riverside Banking Company. (Insolvent.)
San Diego—	California Savings Bank. (Insolvent.)
San Diego—	Savings Bank of San Diego County. (Insolvent.)
San Francisco—	California Savings and Loan Society.
San Francisco—	Grangers' Bank.
San Francisco—	Odd Fellows' Savings Bank. (Insolvent.)
San Francisco—	Pacific Bank. (Insolvent.)
San Francisco—	People's Home Savings Bank. (Insolvent.)
San Francisco—	Bank of Sisson, Crocker & Co.

The various changes in assets and liabilities in the several banks of California are shown in the following comparative tables:

SAN FRANCISCO SAVINGS BANKS.

	10 Banks July 31, 1896.	10 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$2,124,257 33	$1,506,178 54		$618,078 79
Other real estate	2,651,641 63	3,773,953 94	$1,122,312 31	
Invested in stocks, bonds, and warrants	20,239,842 42	23,766,159 38	3,526,316 96	
Loans on real estate	80,845,092 08	75,709,273 10		5,135,818 98
Loans on stocks, bonds, and warrants	5,710,461 16	2,128,312 50		3,582,148 66
Loans on other securities	3,500 00			3,500 00
Loans on personal securities	50,000 00			50,000 00
Money on hand	1,828,718 42	2,351,560 83	522,842 41	
Due from banks and bankers	1,365,613 69	1,355,939 29		9,674 40
Other assets	155,518 55	365,097 32	209,578 77	
Totals	$114,974,645 28	$110,956,474 90	$5,381,050 45	$9,399,220 83
Liabilities.				
Capital paid up	$4,760,000 00	$4,260,000 00		$500,000 00
Reserve fund, and profit and loss	4,751,427 81	5,056,510 45	$305,082 64	
Due depositors	104,589,467 92	100,820,765 49		3,768,702 43
State, city, and county money				
Due banks and bankers				
Other liabilities	873,749 55	819,198 96		54,550 59
Totals	$114,974,645 28	$110,956,474 90	$305,082 64	$4,323,253 02
Net *decrease* in assets and liabilities				$4,018,170 38

INTERIOR SAVINGS BANKS.

	47 Banks July 31, 1896.	46 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$1,035,646 41	$1,033,872 57		$1,773 84
Other real estate	1,808,148 07	2,270,626 16	$462,478 09	
Invested in stocks, bonds, and warrants	3,119,216 98	3,214,134 73	94,917 75	
Loans on real estate	21,436,107 99	20,624,507 15		811,600 84
Loans on stocks, bonds, and warrants	1,146,320 63	477,853 44		668,467 19
Loans on other securities	139,655 50	34,616 16		105,039 34
Loans on personal security	1,274,956 58	961,388 73		313,567 85
Money on hand	909,420 93	1,190,257 21	280,836 28	
Due from banks and bankers	1,778,375 32	2,488,495 54	710,120 22	
Other assets	190,070 27	204,952 09	14,881 82	
Totals	$32,837,918 68	$32,500,703 78	$1,563,234 16	$1,900,449 06
Liabilities.				
Capital paid up	$4,144,025 00	$3,901,930 00		$242,095 00
Reserve fund, and profit and loss	1,389,362 06	1,317,710 30		71,651 76
Due depositors	27,064,167 63	27,108,516 45	44,348 82	
State, city, and county money				
Due banks and bankers	4,959 10	6,474 87	1,515 77	
Other liabilities	235,404 89	166,072 16		69,332 73
Totals	$32,837,918 68	$32,500,703 78	$45,864 59	$383,079 09
Net *decrease* in assets and liabilities				$337,214 90

SAN FRANCISCO COMMERCIAL BANKS.

	16 Banks July 31, 1896.	16 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$1,114,815 02	$1,722,192 47	$607,377 45	
Other real estate	1,647,496 08	2,164,110 01	516,613 93	
Invested in stocks, bonds, and warrants	4,986,833 41	6,493,307 24	1,506,473 83	
Loans on real estate	4,216,190 17	5,167,684 48	951,494 31	
Loans on stocks, bonds, and warrants	9,753,651 84	9,214,960 47		$538,691 37
Loans on other securities	3,409,619 22	2,782,483 18		627,136 04
Loans on personal securities	20,513,640 14	18,185,981 98		2,327,658 16
Money on hand	10,735,505 34	12,296,579 42	1,561,074 08	
Due from banks and bankers	7,436,485 32	8,938,319 70	1,501,834 38	
Other assets	3,901,382 97	1,409,176 88		2,492,206 09
Totals	$67,715,619 51	$68,374,795 83	$6,644,867 98	$5,985,691 66
Liabilities.				
Capital paid up	$21,503,430 88	$16,533,813 12		$4,969,617 76
Reserve fund, and profit and loss	10,435,122 87	10,846,744 45	$411,621 58	
Due depositors	27,709,939 29	31,945,989 39	4,236,050 10	
State, county, or city money				
Due banks and bankers	4,964,397 20	5,781,207 59	816,810 39	
Other liabilities	3,102,729 27	3,267,041 28	164,312 01	
Totals	$67,715,619 51	$68,374,795 83	$5,628,795 08	$4,969,617 76
Net *increase* in assets and liabilities			$659,176 32	

INTERIOR COMMERCIAL BANKS.

	158 Banks July 31, 1896.	157 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$1,751,403 46	$1,764,813 24	$13,409 78	
Other real estate	4,328,252 37	5,673,199 85	1,344,947 48	
Invested in stocks, bonds, and warrants	1,909,596 38	2,248,975 93	339,379 55	
Loans on real estate	15,843,603 57	14,637,394 84		$1,206,208 73
Loans on stocks, bonds, and warrants	2,554,240 07	2,536,668 77		17,571 30
Loans on other securities	600,942 69	1,124,316 76	523,374 07	
Loans on personal security	18,645,478 84	17,449,833 20		1,195,645 64
Money on hand	3,918,677 48	4,084,423 40	165,745 92	
Due from banks and bankers	4,096,835 14	5,737,642 27	1,640,807 13	
Other assets	1,056,966 53	925,283 34		131,683 19
Totals	$54,705,996 53	$56,182,551 60	$4,027,663 93	$2,551,108 86
Liabilities.				
Capital paid up	$19,157,507 50	$18,973,786 78		$183,720 72
Reserve fund, and profit and loss	6,729,991 78	6,683,075 54		46,916 24
Due depositors	25,920,216 43	28,322,417 33	$2,402,200 90	
State, county, and city money	306,022 35	29,114 99		276,907 36
Due banks and bankers	1,817,528 55	1,397,410 62		420,117 93
Other liabilities	774,729 92	776,746 34	2,016 42	
Totals	$54,705,996 53	$56,182,551 60	$2,404,217 32	$927,662 25
Net *increase* in assets and liabilities			$1,476,555 07	

PRIVATE BANKS.

	20 Banks July 31, 1896.	21 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$62,250 00	$71,750 00	$9,500 00	
Other real estate	370,023 68	404,954 70	34,931 02	
Invested in stocks, bonds, and warrants	210,297 29	147,971 14		$62,326 15
Loans on real estate	709,610 93	655,863 64		53,747 29
Loans on stocks, bonds, and warrants	26,917 59	25,472 04		1,445 55
Loans on other securities	64,590 91	3,764 35		60,826 56
Loans on personal security	757,908 79	805,916 06	48,007 27	
Money on hand	178,154 88	179,360 04	1,205 16	
Due from banks and bankers	151,968 18	168,174 80	16,206 62	
Other assets	100,752 90	85,956 02		14,796 88
Totals	$2,632,475 15	$2,549,182 79	$109,850 07	$193.142 43
Liabilities.				
Capital paid up	$1,153,252 80	$1,029,851 95		$123,400 85
Reserve fund, and profit and loss	376,372 57	342,715 96		33,656 61
Due depositors	1,039,019 46	1,093,849 93	$54,830 47	
State, county, and city money	28,932 93	20,046 83		8,886 10
Due banks and bankers	17,693 84	30,421 47	12,727 63	
Other liabilities	17,203 55	32,296 65	15,093 10	
Totals	$2,632,475 15	$2,549,182 79	$82,651 20	$165,943 56
Net *decrease* in assets and liabilities				$83,292 36

TOTAL SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	251 Banks July 31, 1896.	250 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$6,088,372 22	$6,098,806 82	$10,434 60	
Other real estate	10,805,561 83	14,286,844 66	3,481,282 83	
Invested in stocks, bonds, and warrants	30,465,786 48	35,870,548 42	5,404,761 94	
Loans on real estate	123,050,604 74	116,794,723 21		$6,255,881 53
Loans on stocks, bonds, and warrants	19,191,591 29	14,383,267 22		4,808,324 07
Loans on other securities	4,218,308 32	3,945,180 45		273,127 87
Loans on personal security	41,241,984 35	37,403,119 97		3,838,864 38
Money on hand	17,570,477 05	20,102,180 90	2,531,703 85	
Due from banks and bankers	14,829,277 65	18,688,571 60	3,859,293 95	
Other assets	5,404,691 22	2,990,465 65		2,414,225 57
Totals	$272,866,655 15	$270,563,708 90	$15,287,477 17	$17,590,423 42
Liabilities.				
Capital paid up	$50,718,216 18	$44,699,381 85		$6,018,834 33
Reserve fund, and profit and loss	23,682,277 09	24,246,756 70	$564,479 61	
Due depositors	186,322,810 73	189,291,538 59	2,968,727 86	
State, county, and city money	334,955 28	49,161 82		285,793 46
Due banks and bankers	6,804,578 69	7,215,514 55	410,935 86	
Other liabilities	5,003,817 18	5,061,355 39	57,538 21	
Totals	$272,866,655 15	$270,563,708 90	$4,001,681 54	$6,304,627 79
Net *decrease* in assets and liabilities				$2,302,946 25

TOTAL NATIONAL BANKS.

	31 Banks July 31, 1896.	31 Banks July 24, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$1,082,626 06	$1,076,126 06		$6,500 00
Other real estate	739,682 01	843,767 37	$104,085 36	
Invested in stocks, bonds, and warrants	3,505,822 75	4,421,645 77	915,823 02	
Loans on real estate				
Loans on stocks, bonds, and warrants	4,322,407 14	4,075,715 96		246,691 18
Loans on other securities	1,956,715 60	504,133 84		1,452,581 76
Loans on personal security	11,841,591 43	13,705,951 33	1,864,359 90	
Money on hand	4,204,885 45	3,899,212 11		305,673 34
Due from banks and bankers	3,015,727 08	3,187,260 76	171,533 68	
Other assets	324,659 56	137,933 52		186,726 04
Totals	$30,994,117 08	$31,851,746 72	$3,055,801 96	$2,198,172 32
Liabilities.				
Capital paid up	$7,525,000 00	$7,525,000 00		
Reserve fund and profit and loss	3,422,537 92	3,302,366 69		$120,171 23
Due depositors	16,340,791 61	17,190,061 86	849,270 25	
State, city, and county money	157,687 50	51,383 89		106,303 61
Due banks and bankers	1,943,104 80	2,077,058 49	133,953 69	
Other liabilities	1,604,995 25	1,705,875 79	100,880 54	
Totals	$30,994,117 08	$31,851,746 72	$1,084,104 48	$226,474 84
Net *increase* in assets and liabilities			$857,629 64	

TOTALS, INCLUDING NATIONAL BANKS.

	282 Banks July 31, 1896.	281 Banks July 31, 1897.	Increase.	Decrease.
Resources.				
Bank premises	$7,170,998 28	$7,174,932 88	$3,934 60	
Other real estate	11,545,243 84	15,130,612 03	3,585,368 19	
Invested in stocks, bonds, and warrants	33,971,609 23	40,292,194 19	6,320,584 96	
Loans on real estate	123,050,604 74	116,794,723 21		$6,255,881 53
Loans on stocks, bonds, and warrants	23,513,998 43	18,458,983 18		5,055,015 25
Loans on other security	6,175,023 92	4,449,314 29		1,725,709 63
Loans on personal security	53,083,575 78	51,109,071 30		1,974,504 48
Money on hand	21,775,362 50	24,001,393 01	2,226,030 51	
Due from banks and bankers	17,845,004 73	21,875,832 36	4,030,827 63	
Other assets	5,729,350 78	3,128,399 17		2,600,951 61
Totals	$303,860,772 23	$302,415,455 62	$16,166,745 89	$17,612,062 50
Liabilities.				
Capital paid up	$58,243,216 18	$52,224,381 85		$6,018,834 33
Reserve fund, and profit and loss	27,104,815 01	27,549,123 39	$444,308 38	
Due depositors	202,663,602 34	206,481,600 45	3,817,998 11	
State, county, and city money	492,642 78	100,545 71		392,097 07
Due banks and bankers	8,747,683 49	9,292,573 04	544,889 55	
Other liabilities	6,608,812 43	6,767,231 18	158,418 75	
Totals	$303,860,772 23	$302,415,455 62	$4,965,614 79	$6,410,931 40
Net *decrease* in assets and liabilities				$1,445,316 61

GENERAL REMARKS AND RECOMMENDATIONS.

The Commission, from its experience obtained in the examination of banks, believes that it is justified in again urging certain amendments to the law relating to such financial institutions.

We have urged, from time to time, in our reports made to your Excellency, and through papers presented to the Bankers' Conventions held in this State, that many bank failures might be averted if certain laws were enacted which would become restrictions upon practices and privileges used by bank directors and officers in charge of banks.

That bank directors might become more familiar with their duties and responsibilities we have urged that, in addition to the laws now defining and prescribing their duties, it should be a law that they be required to make a personal examination of all the affairs and condition of the bank at least twice a year, and certify its condition, under oath, to the Bank Commissioners. This law would compel them to perform duties which the law implies they should perform, and it would require them to pass upon loans, which are frequently made by the officers of the bank to themselves, and which so frequently become worthless assets and thereby directly or indirectly cause the bank's failure.

We have also urged that a law should be enacted prohibiting bank

officers overdrawing their accounts, unless authorized to do so by the board of directors, and in no case unless such overdrafts were secured; and we would further recommend that a law limiting and fixing the amount of money an officer or director may be permitted to borrow from his own bank be enacted. An officer in a Savings Bank is prohibited by law from borrowing any of the funds of the bank over which he presides, and why an officer in a Commercial Bank should be permitted by law to borrow, without limit, the funds of the bank over which he may preside, cannot certainly be justified.

This Commission has also urged that the law which places a bank which has been declared to be insolvent back into the hands of the directors (who permitted it to become insolvent) for the purpose of winding up its affairs during the process of liquidation, was and is an abortion upon law, and a gross injury to the creditors and depositors of such institutions. A receiver should be appointed by the court, and report to the court, and be responsible to the court; his compensation to be fixed, from time to time, by the Board of Bank Commissioners. But as the law now stands, the directors of insolvent banks administer upon (too frequently) a corpse of their own production.

The Board of Bank Commissioners have earnestly endeavored to supervise the actions of directors over banks in liquidation, but find it very difficult to obtain satisfactory results. The directors are as frequently interested in protecting their own property against the execution of the creditors of the bank as they are in enforcing the same. Such a conflict cannot result in good to both parties, and for this reason alone, and many others which could be given, directors should not administer the affairs of insolvent banks.

In concluding this Report, it is believed that the enactment into law of the recommendations heretofore submitted would be of great value, and materially add to the efficiency of this Commission.

Respectfully submitted.

PARIS KILBURN,
J. B. FULLER,
H. W. MAGEE,
Bank Commissioners.

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1897.

NOTE.—The amount collected from each bank is based upon its deposit on February 28, 1897.

	Location.	Name of Bank.	Amt. Paid.
1.	San Francisco	Columbus Savings and Loan Society	$45 60
2.	San Francisco	French Savings Bank	156 15
3.	San Francisco	German Savings and Loan Society	2,545 25
4.	San Francisco	Hibernia Savings and Loan Society	3,413 40
5.	San Francisco	Humboldt Savings and Loan Society	246 40
6.	San Francisco	Mutual Savings Bank	253 15
7.	San Francisco	San Francisco Savings Union	2,151 45
8.	San Francisco	Savings and Loan Society	528 65
9.	San Francisco	Security Savings Bank	306 50
10.	San Francisco	California Mortgage and Savings Bank	54 35
	Total from San Francisco Savings Banks		$9,700 90
11.	Alameda	Alameda Savings Bank	$62 15
12.	Bakersfield	Producers' Savings Bank	6 10
13.	Berkeley	Berkeley Bank of Savings	7 10
14.	Eureka	Home Savings Bank	23 00
15.	Eureka	Savings Bank of Humboldt County	24 65
16.	Fresno	People's Savings Bank	15 50
17.	Hanford	Hanford Savings Bank	1 75
18.	Hollister	Hollister Savings Bank	1 75
19.	Hollister	Savings and Loan Bank of San Benito County	14 45
20.	Los Angeles	Columbia Savings Bank	16 10
21.	Los Angeles	German-American Savings Bank	58 30
22.	Los Angeles	Los Angeles Savings Bank	114 55
23.	Los Angeles	Main Street Savings Bank	34 25
24.	Los Angeles	Southern California Savings Bank	68 40
25.	Los Angeles	Security Savings Bank	87 70
26.	Los Angeles	Union Bank of Savings	5 45
27.	Marysville	Northern California Bank of Savings	49 45
28.	Merced	Merced Security Savings Bank	49 10
29.	Modesto	Union Savings Bank	17 35
30.	Oakland	Central Bank	107 55
31.	Oakland	Farmers and Merchants' Savings Bank	26 30
32.	Oakland	Oakland Bank of Savings	466 65
33.	Oakland	Oakland Loan and Investment Co.	7 45
34.	Oakland	Union Savings Bank	262 85
35.	Pasadena	Union Savings Bank	8 15
36.	Redlands	Savings Bank of Redlands	6 00
37.	Riverside	Riverside Savings Bank and Trust Co.	13 10
38.	Sacramento	Farmers and Mechanics' Savings Bank	53 55
39.	Sacramento	People's Savings Bank	65 30
40.	Sacramento	Sacramento Bank	310 70
41.	Santa Ana	Orange County Savings Bank	16 60
42.	Santa Barbara	Savings and Loan Bank	26 20
43.	San Bernardino	Savings Bank of San Bernardino	3 50
44.	Santa Cruz	City Savings Bank	33 35

	Location.	Name of Bank.	Amt. Paid.
45.	Santa Cruz	People's Savings Bank	$14 45
46.	Santa Cruz	Bank of Savings and Loan	53 55
47.	San Diego	San Diego Savings Bank	15 90
48.	St. Helena	Savings Bank of St. Helena	8 55
49.	San José	Safe Deposit Bank of Savings	190 10
50.	San José	Security Savings Bank	26 55
51.	San José	Union Savings Bank	65 65
52.	Tulare	Tulare Savings Bank	1 55
53.	Visalia	Visalia Savings Bank	13 00
54.	Watsonville	Pajaro Valley Savings and Loan Society	13 25
55.	Watsonville	Watsonville Savings Bank	18 80
56.	Woodland	Yolo County Savings Bank	20 15
	Total from Interior Savings Banks		$2,505 85
57.	San Francisco	American Bank and Trust Co.	$25 60
58.	San Francisco	Anglo-Californian Bank, Ltd.	395 75
59.	San Francisco	Bank of California	619 80
60.	San Francisco	Bank of British Columbia	71 80
61.	San Francisco	Bank of British North America	68 00
62.	San Francisco	Bank of Commerce	8 75
63.	San Francisco	California Safe Deposit and Trust Co.	165 85
64.	San Francisco	Columbian Banking Co.	12 60
65.	San Francisco	Donohoe-Kelly Banking Co	152 30
66.	San Francisco	London, Paris, and American Bank, Ltd.	329 80
67.	San Francisco	London and San Francisco Bank, Ltd.	121 25
68.	San Francisco	Nevada Bank of San Francisco	389 95
69.	San Francisco	Sather Banking Co.	45 60
70.	San Francisco	Tallant Banking Co.	58 20
71.	San Francisco	Union Trust Co.	234 75
72.	San Francisco	Wells, Fargo & Co.'s Bank, Ltd.	299 75
	Total from San Francisco Commercial Banks		$2,999 75
73.	Alameda	Bank of Alameda	$12 70
74.	Alhambra	Bank of Alhambra	3 50
75.	Anaheim	Citizens' Bank of Anaheim	7 45
76.	Antioch	Bank of Antioch	5 80
77.	Arcata	Bank of Arcata	8 55
78.	Auburn	Placer County Bank	14 85
79.	Azusa	Azusa Valley Bank	4 25
80.	Bakersfield	Bank of Bakersfield	13 30
81.	Bakersfield	Kern Valley Bank	18 15
82.	Berkeley	Commercial Bank of Berkeley	9 70
83.	Biggs	Sacramento Valley Bank	4 65
84.	Campbell	Bank of Campbell	2 50
85.	Chico	Bank of Butte County	18 45
86.	Chico	Bank of Chico	10 20
87.	Cloverdale	Bank of Cloverdale	3 90
88.	Colusa	Colusa County Bank	33 00
89.	Covina	Covina Valley Bank	2 90
90.	Dixon	Bank of Dixon	10 00
91.	Downey	Los Nietos Valley Bank	2 80
92.	Elsinore	Consolidated Bank of Elsinore	1 15
93.	Escondido	Bank of Escondido	4 55
94.	Eureka	Bank of Eureka	10 95
95.	Eureka	Humboldt County Bank	7 75
96.	Ferndale	Ferndale Bank	9 00
97.	Fort Bragg	Bank of Fort Bragg	1 35
98.	Fresno	Bank of Central California	22 10

	Location.	Name of Bank.	Amt. Paid.
99.	Fresno	Farmers' Bank	$22 10
100.	Fullerton	Fruit-Growers' Bank	3 50
101.	Gilroy	Bank of Gilroy	8 75
102.	Gonzales	Bank of Gonzales	4 85
103.	Hanford	Farmers and Merchants' Bank	8 80
104.	Hanford	Bank of Hanford	15 00
105.	Haywards	Bank of Haywards	4 90
106.	Healdsburg	Farmers and Mechanics' Bank	12 80
107.	Healdsburg	Bank of Healdsburg	9 70
108.	Hollister	Farmers and Merchants' Bank	8 25
109.	Hollister	Bank of Hollister	16 70
110.	Hueneme	Bank of Hueneme	3 25
111.	Lakeport	Bank of Lake	1 25
112.	Lakeport	Farmers' Savings Bank	5 35
113.	Lemoore	Bank of Lemoore	2 45
114.	Livermore	Bank of Livermore	6 60
115.	Lodi	Bank of Lodi	5 40
116.	Lompoc	Bank of Lompoc	7 45
117.	Long Beach	Bank of Long Beach	4 00
118.	Los Angeles	Broadway Bank	8 05
119.	Los Angeles	California Bank	31 35
120.	Los Angeles	Citizens' Bank	24 65
121.	Los Angeles	East Side Bank	4 50
122.	Los Angeles	Farmers and Merchants' Bank	218 90
123.	Los Angeles	State Loan and Trust Co.	56 45
124.	Los Gatos	Commercial Bank	3 60
125.	Los Gatos	Bank of Los Gatos	6 60
126.	Madera	Commercial Bank of Madera	7 45
127.	Martinez	Bank of Martinez	29 50
128.	Marysville	Decker, Jewett & Co. Bank	12 60
129.	Marysville	The Rideout Bank	40 35
130.	Merced	Commercial Bank of Merced	17 15
131.	Modesto	Modesto Bank	19 60
132.	Monterey	Bank of Monterey	11 25
133.	Napa	James H. Goodman & Co. Bank	27 05
134.	Napa	Bank of Napa	9 70
135.	National City	People's State Bank	1 65
136.	Nevada City	Citizens' Bank	32 10
137.	Oakdale	Bank of Oakdale	9 20
138.	Oakland	California Bank	9 40
139.	Oceanside	Bank of Oceanside	1 15
140.	Ontario	Citizens' Bank	12 70
141.	Ontario	Ontario State Bank	3 60
142.	Orange	Bank of Orange	6 20
143.	Orland	Bank of Orland	2 25
144.	Oroville	Bank of Oroville	5 70
145.	Oroville	Bank of Rideout, Smith & Co.	11 85
146.	Palo Alto	Bank of Palo Alto	4 05
147.	Pasadena	San Gabriel Valley Bank	21 80
148.	Paso Robles	Citizens' Bank	6 00
149.	Petaluma	Bank of Sonoma County	20 95
150.	Petaluma	Petaluma Savings Bank	16 00
151.	Petaluma	The Wickersham Banking Co.	16 20
152.	Petaluma	The Wm. Hill Banking Co.	23 55
153.	Pleasanton	Bank of Pleasanton	3 40
154.	Pomona	People's Bank	11 45
155.	Porterville	Pioneer Bank	4 60
156.	Red Bluff	Bank of Tehama County	28 50

	Location.	Name of Bank.	Amt. Paid.
157.	Red Bluff	Herbert Kraft Co.	$12 50
158.	Redding	Bank of Northern California	2 90
159.	Redding	Bank of Shasta County	13 00
160.	Redlands	Union Bank of Redlands	12 10
161.	Redwood City	Bank of San Mateo County	13 65
162.	Riverside	Orange-Growers' Bank	26 75
163.	Sacramento	California State Bank	76 15
164.	Salinas	Monterey County Bank	17 10
165.	Salinas	Salinas City Bank	24 75
166.	Santa Ana	Commercial Bank of Santa Ana	10 50
167.	Santa Ana	Exchange Bank	7 30
168.	Santa Barbara	Commercial Bank	20 55
169.	San Bernardino	Farmers' Exchange Bank	10 10
170.	Santa Clara	Santa Clara Valley Bank	14 85
171.	Santa Cruz	Bank of Santa Cruz County	14 30
172.	Santa Cruz	City Bank	5 65
173.	Santa Cruz	People's Bank	4 85
174.	San Diego	Bank of Commerce	22 40
175.	St. Helena	Bank of St. Helena	6 40
176.	San Jacinto	State Bank	4 00
177.	San José	Bank of San José	67 30
178.	San José	Commercial and Savings Bank	30 55
179.	San José	Garden City Bank and Trust Co.	25 30
180.	San Leandro	Bank of San Leandro	13 40
181.	San Luis Obispo	Andrews Banking Co.	24 35
182.	San Luis Obispo	Bank of San Luis Obispo	2 90
183.	San Luis Obispo	Commercial Bank	32 50
184.	San Luis Obispo	County Bank of San Luis Obispo	44 00
185.	Santa Maria	Bank of Santa Maria	10 60
186.	San Mateo	San Mateo Bank	2 90
187.	Santa Monica	Bank of Santa Monica	7 10
188.	Santa Monica	Santa Monica Commercial Company Bank	5 05
189.	San Pedro	Bank of San Pedro	1 35
190.	Santa Rosa	Exchange Bank	5 25
191.	Santa Rosa	Santa Rosa Bank	36 00
192.	Santa Rosa	Savings Bank of Santa Rosa	35 60
193.	Sebastopol	Bank of Sebastopol	3 50
194.	Selma	Bank of Selma	7 40
195.	Sonoma	Sonoma Valley Bank	5 50
196.	South Riverside	Citizens' Bank	3 40
197.	Stockton	Farmers and Merchants' Bank	57 90
198.	Stockton	San Joaquin Valley Bank	21 50
199.	Stockton	Stockton Savings and Loan Society	154 00
200.	Stockton	Stockton Savings Bank	40 35
201.	Suisun	Bank of Suisun	23 45
202.	Susanville	Bank of Lassen County	2 25
203.	Tehachapi	Bank of Tehachapi	60
204.	Templeton	Bank of Templeton	2 50
205.	Tomales	Bank of Tomales	10 10
206.	Tulare	Bank of Tulare	10 20
207.	Tulare	Tulare County Bank	4 80
208.	Tustin	Bank of Tustin	4 25
209.	Ukiah	Bank of Ukiah	7 00
210.	Vacaville	Bank of Vacaville	8 10
211.	Vallejo	Vallejo Commercial Bank	25 10
212.	Valley Ford	Dairymen's Bank	3 80
213.	Ventura	Bank of Ventura	14 00
214.	Visalia	Producers' Bank	6 50

	Location.	Name of Bank.	Amt. Paid.
215.	Visalia	Bank of Visalia	$9 90
216.	Watsonville	Bank of Watsonville	6 40
217.	Watsonville	Pajaro Valley Bank	5 25
218.	Wheatland	Farmers' Bank	4 95
219.	Whittier	Bank of Whittier	3 10
220.	Williams	Bank of Williams	15 30
221.	Willows	Bank of Willows	21 15
222.	Winters	Bank of Winters	4 45
223.	Woodland	Bank of Woodland	20 85
224.	Woodland	Bank of Yolo	17 25
225.	Woodland	Farmers and Merchants' Bank	3 90
226.	Yreka	Siskiyou County Bank	12 50
227.	Yuba City	Farmers' Co-operative Union	12 70
	Total Interior Commercial Banks		$2,393 50
	Total from Interior Commercial Banks		$2,393 50
	Total from San Francisco Commercial Banks		2,999 75
	Total from San Francisco Savings Banks		9,700 90
	Total from Interior Savings Banks		2,505 85
	Total from all banks		$17,600 00

SUMMARY OF ACCOUNT.

Statement of Moneys Received by the Bank Commissioners Since Last Report.

From all the banks under the charge of this Commission, for licenses for the year ending June 30, 1898, as per detailed statement in this report	$17,600 00
July 12, 1897—Paid State Treasurer	17,600 00

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

Paris Kilburn, being sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

PARIS KILBURN.

Subscribed and sworn to before me, this 24th day of September, 1897.

GEO. T. KNOX,

[SEAL] Notary Public, in and for the City and County of San Francisco, California.

REPORT OF BANK COMMISSIONERS—1898.

OFFICE OF BOARD OF BANK COMMISSIONERS,
530 CALIFORNIA STREET,
SAN FRANCISCO, CAL., September 30, 1898.

To HIS EXCELLENCY JAMES H. BUDD, *Governor of the State of California:*

Herewith is submitted our twentieth Annual Report for your consideration: It includes, among other things, tabulated statements showing the financial condition on August 31, 1898, at close of business, of

55 Savings Banks,
176 Commercial Banks,
23 Private Banks, and
34 National Banks,

being a total of 288 banks, the assets of which aggregate $330,892,531 58. Deposits amount to $232,709,284 16, with actual money on hand of $31,242,296 76, which shows the following net gains since our last Report:

Deposits	$26,227,683 71
Cash	7,240,903 75
Assets and liabilities	28,477,075 96

The following list contains all Insolvent Banks in liquidation, and amount of dividend declared:

Eureka— Randall Banking Company. Insolvent. 20 per cent.
Fresno— Fresno Loan and Savings Bank. Insolvent. 4 per cent.

After going into liquidation, and prior to being declared insolvent, the Fresno Loan and Savings Bank reduced its liability to depositors about 60 per cent.

Mendocino— Bank of Mendocino. Insolvent. 7 per cent.
Merced— Merced Bank. Insolvent. 20 per cent.
National City—Bank of National City. Insolvent. 20 per cent.
Perris— Perris Valley Bank. Insolvent. 25 per cent.
Riverside— Riverside Banking Company. Insolvent.

After going into liquidation, and prior to being declared insolvent, the Riverside Banking Company reduced its liability to depositors about 50 per cent.

San Diego— Savings Bank of San Diego County. Insolvent. 37 per cent.
San Diego— California Savings Bank. Insolvent. 12 per cent.
San Francisco—Odd Fellows' Savings Bank. Insolvent. 87½ per cent.
San Francisco—Pacific Bank. Insolvent. 35 per cent.

If we include amount paid Eastern banks which held securities, the total liabilities of the Pacific Bank have been reduced 80 per cent.

San Francisco—People's Home Savings Bank. Insolvent. 31 per cent.

The following banks have retired:

Los Angeles— Bank of America. Paid depositors in full.
Merced— The Commercial and Savings Bank. Paid depositors in full.
San Francisco—Grangers' Bank. Paid depositors in full.
San Francisco—Bank of Sisson, Crocker & Co. Paid depositors in full.

During the year, the following banks have incorporated and are in active business:

Merced— The Commercial Bank of Merced.
Covina— Covina Valley Bank.
Sonora— Tuolumne County Bank.

One agency of Foreign Banks:

San Francisco—Swiss-American Bank.

The following new Private Banks have been established:

San Diego— American Exchange Bank.
Fallbrook— A. J. Clark.
Sonora— Citizens' Bank.

The following banks have retired:

San Diego— American Exchange Bank.
Covina— Covina Bank. Paid depositors in full.
Merced— Commercial and Savings Bank. Paid depositors in full.

The following have changed from State to National:

The Nevada Bank of San Francisco, to the Nevada National Bank.
Sather Banking Company, to the San Francisco National Bank.

The following Liquidating Banks have finally closed and paid depositors in full:

Alameda— Encinal Bank.
Alameda— Encinal Savings Bank.

The California Savings and Loan Society of San Francisco has settled 50 per cent of its liability to depositors to date.

We again call your attention to recommendations made in our last Report, which have been referred to the Honorable Code Commission for their approval, and particularly to the following:

"This Commission has also urged that the law which places a bank which has been declared to be insolvent back into the hands of the directors (which permitted it to become insolvent) for the purpose of winding up its affairs during the process of liquidation, was and is an abortion upon law, and a gross injury to the creditors and depositors of such institutions. A receiver should be appointed by the court, and report to the court, and be responsible to the court; his compensation to be fixed from time to time by the Board of Bank Commissioners. But as the law now stands, the directors of insolvent banks administer upon (too frequently) a corpse of their own production.

"The Board of Bank Commissioners have earnestly endeavored to

supervise the actions of directors over banks in liquidation, but find it very difficult to obtain satisfactory results. The directors are as frequently interested in protecting their own property against the execution of the creditors of the bank, as they are in enforcing the same. Such a conflict cannot result in good to both parties, and for this reason alone, and many others which could be given, directors should not administer the affairs of insolvent banks."

Respectfully submitted.

PARIS KILBURN,
H. W. MAGEE,
JOHN MARKLEY,
Bank Commissioners.

Attest: C. H. DUNSMOOR,
Secretary.

SAN FRANCISCO SAVINGS BANKS.

	10 Banks July 31, 1897.	9 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$1,506,178 54	$1,497,274 47		$8,904 07
Other real estate	3,773,953 94	4,827,353 99	$1,053,400 05	
Invested in stocks, bonds, and warrants	23,766,159 38	31,950,556 12	8,184,396 74	
Loans on real estate	75,709,273 10	70,565,384 34		5,143,888 76
Loans on stocks, bonds, and warrants	2,128,312 50	1,844,320 00		283,992 50
Loans on other securities				
Loans on personal securities		4,308 75	4,308 75	
Money on hand	2,351,560 83	3,935,909 23	1,584,348 40	
Due from banks and bankers	1,355,939 29	1,639,462 41	283,523 12	
Other assets	365,097 32	420,230 26	55,132 94	
Totals	$110,956,474 90	$116,684,799 57	$10,165,110 00	$5,436,785 33
Liabilities.				
Capital paid up	$4,260,000 00	$4,010,000 00		$250,000 00
Reserve fund, and profit and loss	5,056,510 45	5,203,482 14	$146,971 69	
Due depositors	100,820,765 49	106,332,841 64	5,512,076 15	
State, county, and city money				
Due banks and bankers				
Other liabilities	819,198 96	1,138,475 79	319,276 83	
Totals	$110,956,474 90	$116,684,799 57	$5,978,324 67	$250,000 00
Net *increase* in assets and liabilities			$5,728,324 67	

INTERIOR SAVINGS BANKS.

	46 Banks July 31, 1897.	46 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$1,033,872 57	$1,032,731 17		$1,141 40
Other real estate	2,270,626 16	2,773,573 31	$502,947 15	
Invested in stocks, bonds, and warrants	3,214,134 73	4,562,642 04	1,348,507 31	
Loans on real estate	20,624,507 15	20,961,055 03	336,547 88	
Loans on stocks, bonds, and warrants	477,853 44	424,330 25		53,523 19
Loans on other securities	34,616 16	166,734 07	132,117 91	
Loans on personal securities	961,388 73	1,170,276 07	208,887 34	
Money on hand	1,190,257 21	1,326,306 67	136,049 46	
Due from banks and bankers	2,488,495 54	2,789,946 09	301,450 55	
Other assets	204,952 09	231,322 58	26,370 49	
Totals	$32,500,703 78	$35,438,917 28	$2,992,878 09	$54,664 59
Liabilities.				
Capital paid up	$3,901,930 00	$3,931,930 00	$30,000 00	
Reserve fund, and profit and loss	1,317,710 30	1,385,385 69	67,675 39	
Due depositors	27,108,516 45	29,786,384 27	2,677,867 82	
State, county, and city money				
Due banks and bankers	6,474 87	32,949 33	26,474 46	
Other liabilities	166,072 16	302,267 99	136,195 83	
Totals	$32,500,703 78	$35,438,917 28	$2,938,213 50	
Net *increase* in assets and liabilities			$2,938,213 50	

SAN FRANCISCO COMMERCIAL BANKS.

	16 Banks July 31, 1897.	16 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$1,722,192 47	$1,705,036 36		$17,156 11
Other real estate	2,164,110 01	2,559,106 63	$394,996 62	
Invested in stocks, bonds, and warrants	6,493,307 24	5,158,256 36		1,335,050 88
Loans on real estate	5,167,684,48	4,985,979 76		181,704 72
Loans on stocks, bonds, and warrants	9,214,960 47	8,305,059 41		909,901 06
Loans on other securities	2,782,483,18	4,353,655 28	1,571,172 10	
Loans on personal security	18,185,981 98	18,824,636 04	638,654 06	
Money on hand	12,296,579 42	11,370,145 75		926,433 67
Due from banks and bankers	8,938,319 70	6,648,662 47		2,289,657 23
Other assets	1,409,176 88	705,367 06		703,809 82
Totals	$68,374,795 83	$64,615,905 12	$2,604,822 78	$6,363,713 49
Liabilities.				
Capital paid up	$16,533,813 12	$12,307,635 93		$4,226,177 19
Reserve fund, and profit and loss	10,846,744 45	10,503,113 32		343,631 13
Due depositors	31,945,989 39	34,482,172 66	2,536,183 27	
State, county, and city money				
Due banks and bankers	5,781,207 59	6,039,193 60	257,986 01	
Other liabilities	3,267,041 28	1,283,789 61		1,983,251 67
Totals	$68,374,795 83	$64,615,905 12	$2,794,169 28	$6,553,059 99
Net *decrease* in assets and liabilities				$3,758,890 71

The *decrease* in city commercial banks is owing to changing of NEVADA and SATHER Banks from the State system to the National system.

INTERIOR COMMERCIAL BANKS.

	157 Banks July 31, 1897.	160 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$1,764,813 24	$1,752,918 18		$11,895 06
Other real estate	5,673,199 85	6,328,339 65	$655,139 80	
Invested in stocks, bonds, and warrants	2,248,975 93	3,575,611 31	1,326,635 8	
Loans on real estate	14,637,394 84	14,205,231 59		432,163 25
Loans on stocks, bonds, and warrants	2,536,668 77	2,436,515 19		100,153 58
Loans on other securities	1,124,316 76	1,604,468 94	480,152 18	
Loans on personal security	17,449,833 20	19,222,740 75	1,772,907 55	
Money on hand	4,084,423 40	4,202,076 32	117,652 92	
Due from banks and bankers	5,737,642 27	6,439,813 72	702,171 45	
Other assets	925,283 34	971,157 51	45,874 17	
Totals	$56,182,551 60	$60,738,873 16	$5,100,533 45	$544,211 89
Liabilities.				
Capital paid up	$18,973,786 78	$18,831,665 48		$142,121 30
Reserve fund, and profit and loss	6,683,075 54	6,655,903 50		27,172 04
Due depositors	28,322,417 33	32,742,223 57	4,419,806 24	
State, county, and city money	29,114 99			29,114 99
Due banks and bankers	1,397,410 62	1,695,266 84	297,856 22	
Other liabilities	776,746 34	813,813 77	37,067 43	
Totals	$56,182,551 60	$60,738,873 16	$4,754,729 89	$198,408 33
Net *increase* in assets and liabilities			$4,556,321 56	

PRIVATE BANKS.

	21 Banks July 31, 1897.	23 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$71,750 00	$78,448 07	$6,698 07	
Other real estate	404,954 70	267,700 21		$137,254 49
Invested in stocks, bonds, and warrants	147,971 14	180,833 32	32,862 18	
Loans on real estate	655,863 64	565,699 46		90,164 18
Loans on stocks, bonds, and warrants	25,472 04	22,408 25		3,063 79
Loans on other securities	3,764 35	61,136 17	57,371 82	
Loans on personal securities	805,916 06	889,282 42	83,366 36	
Money on hand	179,360 04	224,238 00	44,877 96	
Due from banks and bankers	168,174 80	332,610 26	164,435 46	
Other assets	85,956 02	131,029 12	45,073 10	
Totals	$2,549,182 79	$2,753,385 28	$434,684 95	$230,482 46
Liabilities.				
Capital paid up	$1,029,851 95	$964,026 80		$65,825 15
Reserve fund, and profit and loss	342,715 96	235,681 02		107,034 94
Due depositors	1,093,849 93	1,517,323 47	423,473 54	
State, county, and city money	20,046 83	2,170 51		17,876 32
Due banks and bankers	30,421 47	20,117 93		10,303 54
Other liabilities	32,296 65	14,065 55		18,231 10
Totals	$2,549,182 79	$2,753,385 28	$423,473 54	$219,271 05
Net *increase* in assets and liabilities			$204,202 49	

SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	250 Banks July 31, 1897.	254 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$6,098,806 82	$6,066,408 25		$32,398 57
Other real estate	14,286,844 66	16,756,073 79	$2,469,229 13	
Invested in stocks, bonds, and warrants	35,870,548 42	45,427,899 15	9,557,350 73	
Loans on real estate	116,794,723 21	111,283,350 18		5,511,373 03
Loans on stocks, bonds, and warrants	14,383,267 22	13,032,633 10		1,350,634 12
Loans on other securities	3,945,180 45	6,185,994 46	2,240,814 01	
Loans on personal security	37,403,119 97	40,111,244 03	2,708,124 06	
Money on hand	20,102,180 90	21,058,675 97	956,495 07	
Due from banks and bankers	18,688,571 60	17,850,494 95		838,076 65
Other assets	2,990,465 65	2,459,106 53		531,359 12
Totals	$270,563,708 90	$280,231,880 41	$17,932,013 00	$8,263,841 49
Liabilities.				
Capital paid up	$44,699,381 85	$40,045,258 21		$4,654,123 64
Reserve fund, and profit and loss	24,246,756 70	23,983,565 67		263,191 03
Due depositors	189,291,538 59	204,860,945 61	$15,569,407 02	
State, county, and city money	49,161 82	2,170 51		46,991 31
Due banks and bankers	7,215,514 55	7,787,527 70	572,013 15	
Other liabilities	5,061,355 39	3,552,412 71		1,508,942 68
Totals	$270,563,708 90	$280,231,880 41	$16,141,420 17	$6,473,248 66
Net *increase* in assets and liabilities			$9,668,181 51	

NATIONAL BANKS.

	31 Banks July 31, 1897.	34 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$1,076,126 06	$1,038,626 06		$37,500 00
Other real estate	843,767 37	838,253 09		5,514 28
Invested in stocks, bonds, and warrants	4,421,645 77	6,912,337 99	$2,490,692 22	
Loans on real estate				
Loans on stocks, bonds, and warrants	4,075,715 96	6,008,482 11	1,932,766 15	
Loans on other securities	504,133 84	1,109,111 13	604,977 29	
Loans on personal security	13,705,951 33	17,704,027 73	3,998,076 40	
Money on hand	3,899,212 11	10,183,620 79	6,284,408 68	
Due from banks and bankers	3,187,260 76	5,600,653 06	2,413,392 30	
Other assets	137,933 52	1,265,539 21	1,127,605 69	
Totals	$31,851,746 72	$50,660,651 17	$18,851,918 73	$43,014 28
Liabilities.				
Capital paid up	$7,525,000 00	$10,825,000 00	$3,300,000 00	
Reserve fund, and profit and loss	3,302,366 69	4,313,018 47	1,010,651 78	
Due depositors	17,190,061 86	27,848,338 55	10,658,276 69	
State, county, and city money	51,383 89	175,547 78	124,163 89	
Due banks and bankers	2,077,058 49	4,593,212 24	2,516,153 75	
Other liabilities	1,705,875 79	2,905,534 13	1,199,658 34	
Totals	$31,851,746 72	$50,660,651 17	$18,808,904 45	
Net *increase* in assets and liabilities			$18,808,904 45	

The *increase* is made largely by the changing of the NEVADA and SATHER Banks to the National system.

TOTALS, INCLUDING NATIONAL BANKS.

	281 Banks July 31, 1897.	288 Banks August 31, 1898.	Increase.	Decrease.
Resources.				
Bank premises	$7,174,932 88	$7,105,034 31		$69,898 57
Other real estate	15,130,612 03	17,594,326 88	$2,463,714 85	
Invested in stocks, bonds, and warrants	40,292,194 19	52,340,237 14	12,048,042 95	
Loans on real estate	116,794,723 21	111,283,350 18		5,511,373 03
Loans on stocks, bonds, and warrants	18,458,983 18	19,041,115 21	582,132 03	
Loans on other securities	4,449,314 29	7,295,105 59	2,845,791 30	
Loans on personal security	51,109,071 30	57,815,271 76	6,706,200 46	
Money on hand	24,001,393 01	31,242,296 76	7,240,903 75	
Due from banks and bankers	21,875,832 36	23,451,148 01	1,575,315 65	
Other assets	3,128,399 17	3,724,645 74	596,246 57	
Totals	$302,415,455 62	$330,892,531 58	$34,058,347 56	$5,581,271 60
Liabilities.				
Capital paid up	$52,224,381 85	$50,870,258 21		$1,354,123 64
Reserve fund, and profit and loss	27,549,123 39	28,296,584 14	$747,460 75	
Due depositors	206,481,600 45	232,709,284 16	26,227,683 71	
State, county, and city money	100,545 71	177,718 29	77,172 58	
Due banks and bankers	9,292,573 04	12,380,739 94	3,088,166 90	
Other liabilities	6,767,231 18	6,457,946 84		309,284 34
Totals	$302,415,455 62	$330,892,531 58	$30,140,483 94	$1,663,407 98
Net *increase* in assets and liabilities			$28,477,075 96	

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1898.

NOTE.—The amount collected from each bank is based upon its deposits on March 5, 1898.

	Location.	Name of Bank.	Amt. Paid.
1.	San Francisco	Columbus Savings and Loan Society	$52 60
2.	San Francisco	French Savings and Loan Society	142 30
3.	San Francisco	German Savings and Loan Society	2,229 55
4.	San Francisco	Hibernia Savings and Loan Society	3,302 85
5.	San Francisco	Humboldt Savings and Loan Society	217 85
6.	San Francisco	Mutual Savings Bank	255 25
7.	San Francisco	San Francisco Savings Union	1,951 60
8.	San Francisco	Savings and Loan Society	469 80
9.	San Francisco	Security Savings Bank	273 70
10.	San Francisco	California Mortgage and Savings Bank	45 80
	Total from San Francisco Savings Banks		$8,941 30
11.	Alameda	Alameda Savings Bank	$60 35
12.	Bakersfield	Producers' Savings Bank	9 85
13.	Berkeley	Berkeley Bank of Savings	11 65
14.	Eureka	Home Savings Bank	23 45
15.	Eureka	Savings Bank of Humboldt County	23 70
16.	Fresno	People's Savings Bank	18 35
17.	Hanford	Hanford Savings Bank	2 20
18.	Hollister	Hollister Savings Bank	2 05
19.	Hollister	Savings and Loan Bank of San Benito County	14 95
20.	Los Angeles	Columbia Savings Bank	20 00
21.	Los Angeles	German-American Savings Bank	60 80
22.	Los Angeles	Los Angeles Savings Bank	119 75
23.	Los Angeles	Main Street Savings Bank	31 30
24.	Los Angeles	Savings Bank of Southern California	69 30
25.	Los Angeles	Security Savings Bank	108 20
26.	Los Angeles	Union Bank of Savings	17 60
27.	Marysville	Northern California Bank of Savings	47 60
28.	Merced	Merced Security Savings Bank	52 30
29.	Modesto	Union Savings Bank	17 60
30.	Oakland	Central Bank	114 30
31.	Oakland	Farmers and Merchants' Savings Bank	26 25
32.	Oakland	Oakland Bank of Savings	448 55
33.	Oakland	Oakland Loan and Investment Company	7 40
34.	Oakland	Union Savings Bank	252 10
35.	Pasadena	Union Savings Bank	13 35
36.	Redlands	Savings Bank of Redlands	6 90
37.	Riverside	Riverside Bank and Trust Company	15 90
38.	Sacramento	Farmers and Mechanics' Savings Bank	44 55
39.	Sacramento	People's Savings Bank	61 45
40.	Sacramento	Sacramento Bank	267 75
41.	Santa Ana	Orange County Savings Bank	16 90
42.	Santa Barbara	Santa Barbara Savings and Loan Bank	26 10
43.	San Bernardino	Savings Bank of San Bernardino	95
44.	Santa Cruz	City Savings Bank	35 25

	Location.	Name of Bank.	Amt. Paid.
45.	Santa Cruz	People's Savings Bank	$15 90
46.	Santa Cruz	Santa Cruz Bank of Savings and Loan	47 35
47.	San Diego	San Diego Savings Bank	17 10
48.	St. Helena	Savings Bank of St. Helena	6 20
49.	San José	San José Safe Deposit Bank of Savings	178 90
50.	San José	Security Savings Bank	23 80
51.	San José	Union Savings Bank	64 10
52.	Tulare	Tulare Savings Bank	1 90
53.	Visalia	Visalia Savings Bank	10 05
54.	Watsonville	Pajaro Valley Savings and Loan Society	14 20
55.	Watsonville	Watsonville Savings Bank	17 85
56.	Woodland	Yolo County Savings Bank	23 65
	Total from Interior Savings Banks		$2,469 70
57.	San Francisco	American Bank and Trust Company	$25 40
58.	San Francisco	Anglo-Californian Bank (Limited)	392 20
59.	San Francisco	Bank of California	656 85
60.	San Francisco	Bank of British Columbia	100 65
61.	San Francisco	Bank of British North America	74 00
62.	San Francisco	Bank of Commerce	9 85
63.	San Francisco	California Safe Deposit and Trust Company	159 55
64.	San Francisco	Columbian Banking Company	14 50
65.	San Francisco	Donohoe-Kelly Banking Company	127 55
66.	San Francisco	London, Paris, and American Bank (Limited)	190 20
67.	San Francisco	London and San Francisco Bank (Limited)	86 50
68.	San Francisco	Swiss-American Bank	11 10
69.	San Francisco	Tallant Banking Company	50 50
70.	San Francisco	Union Trust Company	261 60
71.	San Francisco	Wells, Fargo & Co.'s Bank (Limited)	275 40
	Total from San Francisco Commercial Banks		$2,435 85
72.	Alameda	Bank of Alameda	$12 75
73.	Alhambra	Bank of Alhambra	4 60
74.	Anaheim	Citizens' Bank of Anaheim	7 15
75.	Antioch	Bank of Antioch	6 95
76.	Arcata	Bank of Arcata	10 90
77.	Auburn	Placer County Bank	19 55
78.	Azusa	Azusa Valley Bank	11 50
79.	Bakersfield	Bank of Bakersfield	14 95
80.	Bakersfield	Kern Valley Bank	18 30
81.	Berkeley	Commercial Bank of Berkeley	10 70
82.	Biggs	Sacramento Valley Bank	5 30
83.	Campbell	Bank of Campbell	5 30
84.	Chico	Bank of Butte County	23 40
85.	Chico	Bank of Chico	9 85
86.	Cloverdale	Bank of Cloverdale	3 75
87.	Colusa	Colusa County Bank	37 30
88.	Corona	Citizens' Bank	3 85
89.	Dixon	Bank of Dixon	11 20
90.	Downey	Los Nietos Valley Bank	3 00
91.	Elsinore	Consolidated Bank	1 60
92.	Escondido	Bank of Escondido	5 60
93.	Eureka	Bank of Eureka	15 65
94.	Eureka	Humboldt County Bank	8 50
95.	Ferndale	Ferndale Bank	8 75
96.	Fort Bragg	Bank of Fort Bragg	2 00
97.	Fresno	Bank of Central California	21 65
98.	Fresno	Farmers' Bank	25 15

	Location.	Name of Bank.	Amt. Paid.
99.	Fullerton	Fruit-Growers' Bank	$4 95
100.	Gilroy	Bank of Gilroy	10 10
101.	Gonzales	Bank of Gonzales	5 50
102.	Hanford	Farmers and Merchants' Bank	9 60
103.	Hanford	Bank of Hanford	20 40
104.	Haywards	Bank of Haywards	4 40
105.	Healdsburg	Farmers and Mechanics' Bank	13 70
106.	Healdsburg	Bank of Healdsburg	9 80
107.	Hollister	Farmers and Merchants' Bank	6 80
108.	Hollister	Bank of Hollister	22 25
109.	Hueneme	Bank of Hueneme	7 20
110.	Jackson	Bank of Amador County	2 15
111.	Lakeport	Bank of Lake	1 00
112.	Lakeport	Farmers' Savings Bank	5 00
113.	Lemoore	Bank of Lemoore	2 75
114.	Livermore	Bank of Livermore	4 85
115.	Lodi	Bank of Lodi	5 20
116.	Lompoc	Bank of Lompoc	7 30
117.	Long Beach	Bank of Long Beach	5 95
118.	Los Angeles	Broadway Bank	14 60
119.	Los Angeles	California Bank	36 70
120.	Los Angeles	Citizens' Bank	34 85
121.	Los Angeles	East Side Bank	7 20
122.	Los Angeles	Farmers and Merchants' Bank	283 75
123.	Los Angeles	State Loan and Trust Company	57 55
124.	Los Gatos	Commercial Bank	2 90
125.	Los Gatos	Bank of Los Gatos	6 45
126.	Madera	Commercial Bank of Madera	8 60
127.	Martinez	Bank of Martinez	25 15
128.	Marysville	Decker, Jewett & Co. Bank	14 80
129.	Marysville	The Rideout Bank	43 00
130.	Mendocino	Mendocino Discount Bank	5 60
131.	Merced	The Commercial Bank of Merced	16 65
132.	Modesto	Modesto Bank	17 50
133.	Monterey	Bank of Monterey	10 00
134.	Napa	James H. Goodman & Co. Bank	23 95
135.	Napa	Bank of Napa	12 25
136.	National City	People's State Bank	1 45
137.	Nevada City	Citizens' Bank	33 30
138.	Oakdale	Bank of Oakdale	8 00
139.	Oakland	California Bank	8 60
140.	Oceanside	Bank of Oceanside	1 35
141.	Ontario	Citizens' Bank	12 05
142.	Ontario	Ontario State Bank	3 75
143.	Orange	Bank of Orange	8 00
144.	Orland	Bank of Orland	3 30
145.	Oroville	Bank of Oroville	6 05
146.	Oroville	Bank of Rideout, Smith & Co.	13 45
147.	Palo Alto	Bank of Palo Alto	5 95
148.	Pasadena	San Gabriel Valley Bank	33 05
149.	Paso Robles	Citizens' Bank	6 60
150.	Petaluma	Bank of Sonoma County	20 00
151.	Petaluma	Petaluma Savings Bank	14 50
152.	Petaluma	The Wickersham Banking Company	16 05
153.	Petaluma	The Wm. Hill Company	20 65
154.	Pleasanton	Bank of Pleasanton	3 55
155.	Pomona	People's Bank	12 25
156.	Porterville	Pioneer Bank	6 40

	Location.	Name of Bank.	Amt. Paid.
157.	Red Bluff	Bank of Tehama County	$27 30
158.	Red Bluff	Herbert Kraft Co. Bank	9 50
159.	Redding	Bank of Northern California	2 95
160.	Redding	Bank of Shasta County	14 50
161.	Redlands	Union Bank of Redlands	15 05
162.	Redwood City	Bank of San Mateo County	13 75
163.	Riverside	Orange-Growers' Bank	33 85
164.	Sacramento	California State Bank	79 80
165.	Salinas	Monterey County Bank	14 60
166.	Salinas	Salinas City Bank	21 25
167.	Santa Ana	Commercial Bank	13 75
168.	Santa Ana	Exchange Bank	9 75
169.	Santa Barbara	Commercial Bank	22 85
170.	San Bernardino	Farmers' Exchange Bank	12 50
171.	Santa Clara	Santa Clara Valley Bank	16 65
172.	Santa Cruz	Bank of Santa Cruz County	14 95
173.	Santa Cruz	City Bank	7 50
174.	Santa Cruz	People's Bank	5 60
175.	San Diego	Bank of Commerce	23 10
176.	St. Helena	Bank of St. Helena	7 80
177.	San Jacinto	State Bank	5 25
178.	San José	Bank of San José	72 40
179.	San José	Commercial Savings Bank	24 25
180.	San José	Garden City Bank and Trust Company	24 20
181.	San Leandro	Bank of San Leandro	15 30
182.	San Luis Obispo	Andrews Banking Company	27 95
183.	San Luis Obispo	Bank of San Luis Obispo	2 45
184.	San Luis Obispo	Commercial Bank	28 80
185.	San Luis Obispo	County Bank of San Luis Obispo	22 50
186.	Santa Maria	Bank of Santa Maria	14 30
187.	San Mateo	San Mateo Bank	4 10
188.	Santa Monica	Bank of Santa Monica	10 10
189.	Santa Monica	Santa Monica Commercial Bank	6 80
190.	San Pedro	Bank of San Pedro	2 75
191.	Santa Rosa	Exchange Bank	6 90
192.	Santa Rosa	Santa Rosa Bank	39 80
193.	Santa Rosa	Savings Bank of Santa Rosa	36 85
194.	Sebastopol	Bank of Sebastopol	6 00
195.	Selma	Bank of Selma	9 10
196.	Sonoma	Sonoma Valley Bank	4 60
197.	Stockton	Farmers and Merchants' Bank	52 70
198.	Stockton	San Joaquin Valley Bank	28 30
199.	Stockton	Stockton Savings and Loan Society	151 65
200.	Stockton	Stockton Savings Bank	50 40
201.	Suisun	Bank of Suisun	17 95
202.	Susanville	Bank of Lassen County	4 70
203.	Tehachapi	Bank of Tehachapi	70
204.	Templeton	Bank of Templeton	2 55
205.	Tomales	Bank of Tomales	10 30
206.	Tulare	Bank of Tulare	12 25
207.	Tulare	Tulare County Bank	3 00
208.	Tustin	Bank of Tustin	4 15
209.	Ukiah	Bank of Ukiah	11 20
210.	Vacaville	Bank of Vacaville	8 35
211.	Vallejo	Vallejo Commercial Bank	23 80
212.	Valley Ford	Dairymen's Bank	4 00
213.	Ventura	Bank of Ventura	19 50

	Location.	Name of Bank.	Amt. Paid.
214.	Visalia	Producers' Bank	$9 75
215.	Visalia	Bank of Visalia	17 70
216.	Watsonville	Bank of Watsonville	6 80
217.	Watsonville	Pajaro Valley Bank	5 80
218.	Wheatland	Farmers' Bank	3 25
219.	Whittier	Bank of Whittier	4 25
220.	Williams	Bank of Williams	16 00
221.	Willows	Bank of Willows	17 70
222.	Winters	Bank of Winters	4 95
223.	Woodland	Bank of Woodland	19 40
224.	Woodland	Bank of Yolo	22 80
225.	Woodland	Farmers and Merchants' Bank	4 15
226.	Yreka	Siskiyou County Bank	16 50
227.	Yuba City	Farmers' Co-operative Union	12 30
		Total from Interior Commercial Banks	$2,616 15
		Total from San Francisco Commercial Banks	2,435 85
		Total from San Francisco Savings Banks	8,941 30
		Total from Interior Savings Banks	2,469 70
		Total from all banks	$16,463 00

STATE OF CALIFORNIA,
City and County of San Francisco. } ss.

Paris Kilburn, being sworn, deposes and says, that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

PARIS KILBURN.

Subscribed and sworn to before me, this 28th day of September, 1898.

[SEAL.] R. H. VIDAVER,
Notary Public in and for the City and County of San Francisco.

Attest: C. H. DUNSMOOR, Secretary.

REPORT

OF THE

BOARD OF BANK COMMISSIONERS

OF THE

STATE OF CALIFORNIA

TO

His Excellency HENRY T. GAGE, Governor of the State of California.

SEPTEMBER 12, 1900.

SACRAMENTO:

A. J. JOHNSTON, : : : : : : : SUPERINTENDENT STATE PRINTING.

1900.

62
63

CONTENTS.

		PAGE.
Report of the Board to the Governor		1
Changes in the banks of the State		2
Comparative statement of resources and liabilities of the banks of the State—1899–1900		3–6
Amounts paid for bank licenses		7–11
REPORTS OF SAVINGS BANKS OF CALIFORNIA.		
San Francisco	Columbus Savings and Loan Society	14
San Francisco	French Savings and Loan Society	15
San Francisco	German Savings and Loan Society	16
San Francisco	Hibernia Savings and Loan Society	18
San Francisco	Humboldt Savings and Loan Society	19
San Francisco	Mutual Savings Bank	20
San Francisco	San Francisco Savings Union	22
San Francisco	Savings and Loan Society	24
San Francisco	Security Savings Bank	26
Alameda	Alameda Savings Bank	27
Bakersfield	Producers Savings Bank	28
Berkeley	Berkeley Bank of Savings	29
Eureka	Home Savings Bank	29
Eureka	Savings Bank of Humboldt County	30
Fresno	People's Savings Bank of Fresno	31
Hanford	Hanford Savings Bank	32
Hollister	Hollister Savings Bank	32
Hollister	Savings and Loan Bank of San Benito County	33
Los Angeles	Columbia Savings Bank	34
Los Angeles	German-American Savings Bank	35
Los Angeles	Los Angeles Savings Bank	36
Los Angeles	Main Street Savings Bank	37
Los Angeles	Southern California Savings Bank	38
Los Angeles	Security Savings Bank	40
Los Angeles	Union Bank of Savings	41
Marysville	Northern California Bank of Savings	42
Merced	Merced Security Savings Bank	43
Modesto	Union Savings Bank	44
Oakland	Central Bank	45
Oakland	Farmers and Merchants Savings Bank	46
Oakland	Oakland Bank of Savings	47
Oakland	State Savings Bank	48
Oakland	Union Savings Bank	49
Pasadena	Union Savings Bank	50
Redlands	Savings Bank of Redlands	51
Riverside	Riverside Savings Bank and Trust Company	52
Sacramento	Farmers and Mechanics Savings Bank	53
Sacramento	People's Savings Bank	54
Sacramento	Sacramento Bank	55
Santa Ana	Orange County Savings Bank	57
Santa Barbara	Santa Barbara Savings and Loan Bank	58
San Bernardino	Savings Bank of San Bernardino	59
Santa Cruz	City Savings Bank	59
Santa Cruz	People's Savings Bank	60
Santa Cruz	Santa Cruz Bank of Savings and Loan	61
San Diego	San Diego Savings Bank	62
St. Helena	Savings Bank of St. Helena	63

		PAGE.
San José	The San José Safe Deposit Bank of Savings	63
San José	Security Savings Bank	64
Visalia	Visalia Savings Bank	65
Watsonville	Pajaro Valley Savings and Loan Society	66
Watsonville	Watsonville Savings Bank	67
Woodland	Yolo County Savings Bank	67

REPORTS OF COMMERCIAL BANKS.

San Francisco	American Bank and Trust Company	70
San Francisco	Anglo-Californian Bank	71
San Francisco	Bank of California	72
San Francisco	Bank of British Columbia	74
San Francisco	Agency of the Bank of British North America	75
San Francisco	Bank of Commerce	76
San Francisco	California Safe Deposit and Trust Company	76
San Francisco	Columbian Banking Company	78
San Francisco	Donohoe-Kelly Banking Company	79
San Francisco	Germania Trust Company	80
San Francisco	Italian-American Bank	81
San Francisco	London, Paris, and American Bank	82
San Francisco	Branch of the London and San Francisco Bank	84
San Francisco	Mercantile Trust Company	85
San Francisco	Swiss-American Bank of Locarno (Switzerland)	86
San Francisco	Union Trust Company	86
San Francisco	Wells, Fargo & Co.'s Bank	88
San Francisco	Agency of the Yokohama Specie Bank	89
Alameda	Bank of Alameda	90
Alhambra	Alhambra Bank	91
Anaheim	Citizens Bank of Anaheim	92
Angels Camp	Calaveras County Bank	93
Antioch	Bank of Antioch	94
Arcata	Bank of Arcata	95
Auburn	Placer County Bank	96
Azusa	Azusa Valley Bank	97
Bakersfield	Bank of Bakersfield	98
Bakersfield	Kern Valley Bank	99
Biggs	Sacramento Valley Bank	100
Campbell	Bank of Campbell	101
Chico	Bank of Butte County	102
Chico	Bank of Chico	103
Cloverdale	Bank of Cloverdale	104
Colusa	Colusa County Bank	105
Corona	Citizens Bank	106
Covina	Covina Valley Bank	107
Crescent City	Del Norte County Bank	108
Dixon	Bank of Dixon	108
Downey	Los Nietos Valley Bank	109
Elsinore	Consolidated Bank of Elsinore	110
Escondido	Bank of Escondido	111
Eureka	Bank of Eureka	112
Eureka	Humboldt County Bank	113
Ferndale	Ferndale Bank	114
Fort Bragg	Bank of Fort Bragg	114
Fort Jones	The Carlock Banking Company	115
Fresno	Bank of Central California	116
Fullerton	Fruit-Growers Bank	118
Gilroy	Bank of Gilroy	119
Gonzales	Bank of Gonzales	120
Hanford	Bank of Hanford	121

		PAGE.
Hanford	Farmers and Merchants Bank	122
Haywards	Bank of Haywards	123
Healdsburg	Bank of Healdsburg	124
Healdsburg	Farmers and Mechanics Bank	125
Hemet	Bank of Hemet	126
Hollister	Bank of Hollister	127
Hollister	Farmers and Merchants Bank	128
Hueneme	Bank of Hueneme	129
Jackson	Bank of Amador County	130
Lakeport	Bank of Lake	131
Lakeport	Farmers Savings Bank	132
Lemoore	Bank of Lemoore	133
Livermore	Bank of Livermore	134
Lodi	Bank of Lodi	135
Lompoc	Bank of Lompoc	136
Long Beach	Bank of Long Beach	137
Los Angeles	Broadway Bank and Trust Company	138
Los Angeles	Bank of Commerce	139
Los Angeles	California Bank	140
Los Angeles	Central Bank of Los Angeles	141
Los Angeles	Citizens Bank of Los Angeles	142
Los Angeles	Farmers and Merchants Bank	143
Los Angeles	State Bank and Trust Company	144
Los Gatos	Bank of Los Gatos	145
Los Gatos	Commercial Bank	146
Madera	Commercial Bank	147
Martinez	Bank of Martinez	148
Marysville	Decker, Jewett & Co. Bank	149
Marysville	The Rideout Bank and its Agency at Gridley	150
Merced	Commercial Bank	152
Modesto	Modesto Bank	153
Monterey	Bank of Monterey	154
Napa	James H. Goodman & Co. Bank	155
Napa	Bank of Napa	156
National City	People's State Bank	158
North Ontario	Commercial Bank	159
Nevada City	Citizens Bank and its Agency at Grass Valley	160
Oakdale	Bank of Oakdale	161
Oakland	California Bank	162
Oceanside	Bank of Oceanside	163
Ontario	Ontario State Bank	164
Ontario	The Citizens Bank	166
Orange	Bank of Orange	167
Orland	Bank of Orland	168
Oroville	Bank of Oroville	169
Oroville	Bank of Rideout, Smith & Co.	170
Oxnard	Bank of Oxnard	171
Palo Alto	Bank of Palo Alto	172
Pasadena	San Gabriel Valley Bank	173
Paso Robles	Bank of Paso Robles	174
Paso Robles	Citizens Bank of Paso Robles	175
Petaluma	Bank of Sonoma County	176
Petaluma	Petaluma Savings Bank	177
Petaluma	The Wickersham Banking Company	178
Petaluma	William Hill Company	180
Pleasanton	Bank of Pleasanton	181
Pomona	People's Bank of Pomona	181
Porterville	Pioneer Bank	182

		PAGE.
Red Bluff	Bank of Tehama County	183
Red Bluff	Herbert Kraft Company Bank	184
Redding	Bank of Northern California	185
Redding	Bank of Shasta County	186
Redlands	Union Bank	187
Redwood City	Bank of San Mateo County	189
Riverside	Orange-Growers Bank	190
Sacramento	California State Bank	191
Salinas	Monterey County Bank	193
Salinas	Salinas City Bank	194
Santa Ana	Commercial Bank	195
Santa Barbara	Commercial Bank	196
San Bernardino	Farmers Exchange Bank	197
Santa Clara	Citizens Bank of Santa Clara	198
Santa Clara	Santa Clara Valley Bank	199
Santa Cruz	Bank of Santa Cruz County	200
Santa Cruz	City Bank	201
Santa Cruz	People's Bank	202
San Diego	Bank of Commerce	203
St. Helena	Bank of St. Helena	204
San Jacinto	State Bank of San Jacinto	205
San José	Bank of San José	206
San José	Commercial and Savings Bank	208
San José	Garden City Bank and Trust Company	209
San Leandro	Bank of San Leandro	211
San Luis Obispo	Andrews Banking Company	212
San Luis Obispo	Bank of San Luis Obispo	213
San Luis Obispo	Commercial Bank of San Luis Obispo	214
Santa Maria	Bank of Santa Maria	215
San Mateo	San Mateo Bank	216
Santa Monica	Bank of Santa Monica	217
San Pedro	Bank of San Pedro	218
San Rafael	Marin County Bank	218
Santa Rosa	Exchange Bank	219
Santa Rosa	Santa Rosa Bank	220
Santa Rosa	Savings Bank of Santa Rosa	222
Sebastopol	Bank of Sebastopol	223
Sonoma	Sonoma Valley Bank	224
Sonora	Tuolumne County Bank	225
Stockton	Farmers and Merchants Bank	225
Stockton	San Joaquin Valley Bank	227
Stockton	Stockton Savings and Loan Society	228
Stockton	Stockton Savings Bank	230
Suisun	Bank of Suisun	231
Susanville	Bank of Lassen County	232
Tehachapi	Bank of Tehachapi	233
Tomales	Bank and Trust Company	233
Tulare	Bank of Tulare	234
Tustin	Bank of Tustin	236
Ukiah	Bank of Ukiah	237
Vacaville	Bank of Vacaville	238
Vallejo	Citizens Bank	239
Vallejo	Vallejo Commercial Bank	240
Valley Ford	Dairymen's Bank	241
Ventura	Bank of Ventura	242
Visalia	Producers Bank	243
Visalia	Bank of Visalia	244
Watsonville	Bank of Watsonville	245

		Page.
Watsonville	Pajaro Valley Bank	246
Wheatland	Farmers Bank	248
Whittier	Bank of Whittier	249
Williams	Bank of Williams	250
Willows	Bank of Willows	251
Winters	Bank of Winters	252
Woodland	Bank of Woodland	253
Woodland	Bank of Yolo	254
Woodland	Farmers and Merchants Bank	256
Yreka	Siskiyou County Bank	257
Yuba City	Farmers Coöperative Union of Sutter County	258

REPORTS OF TRUST COMPANIES.

San Francisco	California Safe Deposit and Trust Company	260
San Francisco	California Title Insurance and Trust Company	261
San Francisco	Mercantile Trust Company	261
San Francisco	Union Trust Company	262

REPORTS OF BANKS IN LIQUIDATION.

Eureka	Randall Banking Company	264
Fresno	Fresno Loan and Savings Bank	265
Mendocino	Bank of Mendocino	266
Merced	Merced Bank	267
National City	Bank of National City	268
Perris	Perris Valley Bank	269
San Diego	Savings Bank of San Diego County	270
San Francisco	California Savings and Loan Society	271
San Francisco	Odd Fellows' Savings Bank	272
San Francisco	Pacific Bank	273
San Francisco	People's Home Savings Bank	274
San José	Union Savings Bank	275
San Luis Obispo	County Bank of San Luis Obispo	276
Templeton	Bank of Templeton	277

REPORTS OF PRIVATE BANKS.

Benicia	People's Bank	280
Calistoga	C. A. Stevens	280
Cedarville	Cressler & Bonner	281
Dutch Flat	W. & P. Nicholls	282
Fallbrook	A. J. Clark	282
Folsom	James H. Burnham	283
Grass Valley	Weissbein Bros. & Co.	284
Ione	J. W. Surface & Son	285
Napa	E. L. & A. T. Bickford	286
Placerville	Thomas Alderson	287
Placerville	A. Mierson	287
Sacramento	Capital Banking and Trust Company	288
San Bernardino	Bank of San Bernardino	289
San Diego	Blochman Banking Company	290
San José	Bank of James A. Costa & Co.	291
San Rafael	A. P. Hotaling & Co.	291
Sonora	Citizens Bank	292
Sutter Creek	Jackson Dennis	293
Ventura	William Collins & Sons	294

REPORTS OF NATIONAL BANKS.

		PAGE.
Berkeley	First National Bank	296
Colton	First National Bank	297
Fresno	Farmers National Bank	297
Fresno	First National Bank	298
Fresno	Fresno National Bank	299
Los Angeles	First National Bank	300
Los Angeles	Los Angeles National Bank	300
Los Angeles	National Bank of California	301
Los Angeles	Merchants National Bank	302
Modesto	First National Bank	302
Monrovia	First National Bank	303
Oakland	First National Bank	304
Oakland	Union National Bank	304
Pasadena	First National Bank	305
Pasadena	Pasadena National Bank	306
Pomona	First National Bank	307
Pomona	National Bank of Pomona	307
Redlands	First National Bank	308
Riverside	First National Bank	309
Sacramento	National Bank of D. O. Mills & Co.	309
Salinas	First National Bank	310
Santa Ana	First National Bank	311
Santa Barbara	First National Bank	31[1]
Santa Barbara	The Santa Barbara County National Bank	312
San Bernardino	San Bernardino National Bank	312
San Diego	First National Bank	313
San Diego	Merchants National Bank	313
San Francisco	Crocker-Woolworth National Bank	314
San Francisco	First National Bank	314
San Francisco	Nevada National Bank	315
San Francisco	San Francisco National Bank	316
St. Helena	Carver National Bank	316
San José	First National Bank	317
Santa Paula	First National Bank	318
Santa Rosa	Santa Rosa National Bank	318
Selma	First National Bank	319
Stockton	First National Bank	320

REPORT.

OFFICE OF THE BOARD OF BANK COMMISSIONERS,
530 CALIFORNIA STREET,
SAN FRANCISCO, CAL., September 12, 1900.

To HIS EXCELLENCY HENRY T. GAGE, *Governor of the State of California:*

In accordance with law and custom, we respectfully submit the twenty-second Annual Report of the Board of Bank Commission, showing the condition, at close of business August 11, 1900, of

178 Commercial Banks,
53 Savings Banks,
19 Private Banks,
37 National Banks.

In our last report we called your attention to the prosperous condition of the banking institutions of this State. We are pleased to inform you that the excellent condition has been continued through the year just closed. The net gain in deposits in all the banks is $22,973,693 88, distributed as follows:

San Francisco Savings Banks	$7,186,713 71
Interior Savings Banks	5,037,585 34
San Francisco Commercial Banks	1,430,163 12
Interior Commercial Banks	6,826,734 40
National Banks	2,300,865 44
Private Banks	191,631 87

This large and satisfactory net gain in deposits has been equally distributed between the city and country, showing it to be a natural and healthy growth of the finances of the State.

In this connection may be stated the further fact that real estate taken for debt has been reduced nearly two millions of dollars, and mortgage indebtedness reduced more than one million dollars.

Many things have contributed to produce this flourishing condition. These causes are too numerous to detail in this report, prominent among which is the well-grounded belief and confidence in the stability and permanency of our banking institutions, as administered by the bankers of California.

We again acknowledge the courtesy of the National bankers in supplying us with their reports.

Respectfully submitted.

B. D. MURPHY,
JOHN MARKLEY,
A. W. BARRETT,
Bank Commissioners.

Attest: C. H. DUNSMOOR,
Secretary.

New State Banks.

Angels Camp—	Calaveras County Bank.
Crescent City—	Del Norte County Bank.
Los Angeles—	Central Bank of Los Angeles.

New Private Bank.

Sutter Creek—	Jackson Dennis.

New National Banks.

Berkeley—	First National Bank of Berkeley.
Selma—	First National Bank of Selma.

Change of System.

Berkeley—	Commercial Bank of Berkeley to First National Bank of Berkeley.
Selma—	Bank of Selma to First National Bank of Selma.

State Banks Retired.

Santa Ana—	Exchange Bank of Santa Ana. Paid depositors in full.
Selma—	Bank of Selma. Paid depositors in full.
Riverside—	Riverside Banking Company. Sale of remaining assets has been made, but result obtained will permit no dividend to depositors.

Banks in Liquidation.

Eureka—	Randall Banking Company.
Fresno—	Fresno Loan and Savings Bank.
Mendocino—	Mendocino Discount Bank.
Mendocino—	Bank of Mendocino.
National City—	Bank of National City.
Perris—	Perris Valley Bank.
San Diego—	California Savings Bank.
San Diego—	Savings Bank of San Diego.
San Francisco—	California Savings and Loan Society.
San Francisco—	Odd Fellows Savings Bank.
San Francisco—	Pacific Bank.
San Francisco—	People's Home Savings Bank.
San José—	Union Savings Bank.
San Luis Obispo—	County Bank of San Luis Obispo.
Templeton—	Bank of Templeton.

SAN FRANCISCO SAVINGS BANKS.

	9 Banks July 31, 1899.	9 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$1,393,493 78	$1,656,637 61	$263,143 83	
Other real estate	5,739,115 54	5,358,050 93		$381,064 61
Invested in stocks, bonds, and warrants	42,558,986 78	53,037,894 11	10,478,907 33	
Loans on real estate	66,064,990 33	62,432,482 17		3,632,508 16
Loans on stocks, bonds, and warrants	1,283,799 53	1,648,622 72	364,823 19	
Loans on other securities		320,200 00	320,200 00	
Loans on personal security				
Money on hand	4,005,364 75	3,247,089 91		758,274 84
Due from banks and bankers	1,914,981 83	2,795,008 07	880,026 24	
Other assets	440,502 45	333,031 36		107,471 09
Totals	$123,401,234 99	$130,829,016 88	$12,307,100 59	$4,879,318 70
Liabilities.				
Capital paid up	$4,010,000 00	$4,010,000 00		
Reserve, and profit and loss	5,354,029 45	5,533,489 56	$179,460 11	
Due depositors	113,294,213 99	120,480,927 70	7,186,713 71	
Due banks and bankers				
State, city, or county money				
Other liabilities	742,991 55	804,599 62	61,608 07	
Totals	$123,401,234 99	$130,829,016 88	$7,427,781 89	
Net *increase* in assets and liabilities			$7,427,781 89	

INTERIOR SAVINGS BANKS.

	44 Banks July 31, 1899.	44 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$931,669 15	$886,076 05		$45,593 10
Other real estate	3,019,198 96	2,720,149 77		299,049 19
Invested in stocks, bonds, and warrants	6,421,116 21	8,138,647 48	$1,717,531 27	
Loans on real estate	21,319,699 61	23,366,167 86	2,046,468 25	
Loans on bonds, stocks, and warrants	415,432 38	1,029,130 23	613,697 85	
Loans on other securities	146,884 55	429,885 66	283,001 11	
Loans on personal security	976,014 68	1,113,667 72	137,653 04	
Money on hand	1,077,053 28	912,945 83		164,107 45
Due from banks and bankers	3,424,048 04	4,140,891 66	716,843 62	
Other assets	186,885 93	305,921 05	119,035 12	
Totals	$37,918 002 79	$43,043,483 31	$5,694,230 26	$508,749 74
Liabilities.				
Capital paid up	$3,644,055 00	$3,645,705 00	$1,655 00	
Reserve, and profit and loss	1,379,519 89	1,439,390 30	59,870 41	
Due depositors	32,648,949 60	37,686,534 94	5,037,585 34	
Due banks and bankers	394 49	10,211 35	9,816 86	
State, city, or county money				
Other liabilities	245,083 81	261,641 72	16,557 91	
Totals	$37,918,002 79	$43,043,483 31	$5,125,485 52	
Net *increase* in assets and liabilities			$5,125,485 52	

SAN FRANCISCO COMMERCIAL BANKS.

	18 Banks July 31, 1899.	18 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$1,702,643 91	$1,843,793 70	$141,149 79	
Other real estate	2,373,444 69	2,371,388 33		$2,056 36
Invested in stocks, bonds, and warrants	6,317,020 79	6,179,126 06		137,894 73
Loans on real estate	4,941,992 28	4,915,655 95		26,336 33
Loans on stocks, bonds, and warrants	9,543,037 71	12,275,306 99	2,732,269 28	
Loans on other securities	4,634,005 04	3,718,121 72		915,883 32
Loans on personal security	18,292,302 98	19,842,403 20	1,550,100 22	
Money on hand	12,828,357 56	11,593,130 51		1,235,227 05
Due from banks and bankers	10,578,672 92	11,644,813 35	1,066,140 43	
Other assets	674,492 84	737,777 11	63,284 28	
Totals	$71,885,970 72	$75,121,516 92	$5,552,943 99	$2,317,397 79
Liabilities.				
Capital paid up	$9,244,867 07	$8,643,958 44		$600,908 63
Reserve, and profit and loss	11,108,222 84	13,783,330 38	$2,675 107 54	
Due depositors	40,677,836 57	42,107,999 69	1,430,163 12	
Due banks and bankers	6,252,461 15	6,210,578 48		41,882 67
State, city, or county money				
Other liabilities	4,602,583 09	4,375,649 93		226,933 16
Totals	$71,885.970 72	$75,121,516 92	$4,105,270 66	$869,724 46
Net *increase* in assets and liabilities			$3,235,646 20	

INTERIOR COMMERCIAL BANKS.

	158 Banks July 31, 1899.	160 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$1,695,664 89	$2,810,634 97	$1,114,970 08	
Other real estate	6,131,375 43	4,831,993 37		$1,299,382 06
Invested in stocks, bonds, and warrants	3,838,687 54	4,713,535 27	874,847 73	
Loans on real estate	14,189,461 04	14,700,132 78	510,671 74	
Loans on stocks, bonds, and warrants	2,755,508 32	3,529,352 15	773,843 83	
Loans on other security	1,315,669 62	2,533,140 29	1,217,470 67	
Loans on personal security	19,855,145 18	23,727,948 64	3,872,803 46	
Money on hand	4,182,013 81	5,009,009 02	826.995 21	
Due from banks and bankers	9,320,310 47	8,441,534 91		878,775 56
Other assets	867,432 99	1,076,983 74	209,550 75	
Totals	$64,151,269 29	$71,374,265 14	$9,401,153 47	$2,178,157 62
Liabilities.				
Capital paid up	$18,225,253 75	$18,338,014 59	$112,760 84	
Reserve, and profit and loss	6,484,064 81	6,800,735 68	316,670 87	
Due depositors	36,946,850 63	43,773,585 03	6,826,734 40	
Due banks and bankers	1,725,907 17	1,616,914 97		$108,992 20
State, city, or county money	120,127 66	133,694 73	13,567 07	
Other liabilities	649,065 27	711,320 14	62,254 87	
Totals	$64,151,269 29	$71,374,265 14	$7,331,988 05	$108,992 20
Net *increase* in assets and liabilities			$7,222,995 85	

PRIVATE BANKS.

	18 Banks July 31, 1899.	19 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$70,660 57	$106,551 10	$35,890 53	
Other real estate	271,772 46	268,882 58		$2,889 88
Invested in stocks, bonds, and warrants	201,536 89	224,338 97	22,802 08	
Loans on real estate	588,252 15	636,659 73	48,407 58	
Loans on stocks, bonds, and warrants	17,399 23	27,782 29	10,383 06	
Loans on other securities	13,464 14	13,044 88		419 26
Loans on personal security	766,787 34	893,717 39	126,930 05	
Money on hand	184,849 93	240,423 18	55,573 25	
Due from banks and bankers	373,946 42	294,811 48		79,134 94
Other assets	87,979 49	92,179 75	4,200 26	
Totals	$2,576,648 62	$2,798,391 35	$304,186 81	$82,444 08
Liabilities.				
Capital paid up	$852,142 80	$890,142 80	$38,000 00	
Reserve, and profit and loss	226,069 62	240,107 58	14,037 96	
Due depositors	1,438,055 46	1,629,687 33	191,631 87	
Due banks and bankers	5,643 09	20,750 93	15,107 84	
State, city, or county money	14,493 76			$14,493 76
Other liabilities	40,243 89	17,702 71		22,541 18
Totals	$2,576,648 62	$2,798,391 35	$258,777 67	$37,034 94
Net *increase* in assets and liabilities			$221,742 73	

SAVINGS, COMMERCIAL, AND PRIVATE BANKS.

	247 Banks July 31, 1899.	250 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$5,794,132 30	$7,303,693 43	$1,509,561 13	
Other real estate	17,534,907 08	15,550,464 98		$1,984,442 10
Invested in stocks, bonds, and warrants	59,337,348 21	72,293,541 89	12,956,193 68	
Loans on real estate	107,104,395 41	106,051,098 49		1,053,296 92
Loans on stocks, bonds, and warrants	14,015,177 17	18,510,194 38	4,495,017 21	
Loans on other securities	6,110,023 35	7,014,392 55	904,369 20	
Loans on personal security	39,890,250 18	45,577,736 95	5,687,486 77	
Money on hand	22,277,639 33	21,002,598 45		1,275,040 88
Due from banks and bankers	25,611,959 68	27,317,059 47	1,705,099 79	
Other assets	2,257,293 70	2,545,893 01	288,599 31	
Totals	$299,933,126 41	$323,166,673 60	$27,546,327 09	$4,312,779 90
Liabilities.				
Capital paid up	$35,976,318 62	$35,527,820 83		$448,497 79
Reserve, and profit and loss	24,551,906 61	27,797,053 50	$3,245,146 89	
Due depositors	225,005,906 25	245,678,734 69	20,672,828 44	
Due banks and bankers	7,984,405 90	7,858,455 73		125,950 17
State, city, or county money	134,621 42	133,694 73		926 69
Other liabilities	6,279,967 61	6,170,914 12		109,053 49
Totals	$299,933,126 41	$323,166,673 60	$23,917,975 33	$684,428 14
Net *increase* in assets and liabilities			$23,235,547 19	

NATIONAL BANKS.

	35 Banks July 31, 1899.	37 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$1,071,294 00	$1,069,989 09		$1,304 91
Other real estate	799,202 32	818,522 41	$19,320 09	
Invested in stocks, bonds, and warrants	6,959,683 33	8,572,867 36	1,613,184 03	
Loans on real estate				
Loans on stocks, bonds, and warrants	6,616,716 55	7,150,409 35	533,692 80	
Loans on other securities	1,188,756 96	1,536,061 15	347,304 19	
Loans on personal security	20,436,747 66	24,119,405 28	3,682,657 62	
Money on hand	9,690,376 70	7,707,163 26		1,983,213 44
Due from banks and bankers	8,700,718 68	8,943,367 89	242,649 21	
Other assets	3,050,345 41	2,217,825 62		832,519 79
Totals	$58,513,841 61	$62,135,611 41	$6,438,807 94	$2,817,038 14
Liabilities.				
Capital paid up	$10,825,000 00	$10,975,000 00	$150,000 00	
Reserve, and profit and loss	4,571,598 17	5,335,566 65	763,968 48	
Due depositors	31,858,489 22	34,159,354 66	2,300,865 44	
Due banks and bankers	6,060,504 78	5,394,661 16		$665,843 62
State, city, or county money	356,857 53	260,083 48		96,774 05
Other liabilities	4,841,391 91	6,010,945 46	1,169,553 55	
Totals	$58,513,841 61	$62,135,611 41	$4,384,387 47	$762,617 67
Net *increase* in assets and liabilities			$3,621,769 80	

TOTALS, INCLUDING NATIONAL BANKS.

	282 Banks July 31, 1899.	287 Banks Aug. 11, 1900.	Increase.	Decrease.
Resources.				
Bank premises	$6,865,426 30	$8,373,682 52	$1,508,256 22	
Other real estate	18,334,109 40	16,368,987 39		$1,965,122 01
Invested in stocks, bonds, and warrants	66,297,031 54	80,866,409 25	14,569,377 71	
Loans on real estate	107,104,395 41	106,051,098 49		1,053,296 92
Loans on stocks, bonds, and warrants	20,631,893 72	25,660,603 73	5,028,710 01	
Loans on other securities	7,298,780 31	8,550,453 70	1,251,673 39	
Loans on personal security	60,326,997 84	69,697,142 23	9,370,144 39	
Money on hand	31,968,016 03	28,709,761 71		3,258,254 32
Due from banks and bankers	34,312,678 36	36,260,427 36	1,947,749 00	
Other assets	5,307,639 11	4,763,718 63		543,920 48
Totals	$358,446,968 02	$385,302,285 01	$33,675,910 72	$6,820,593 73
Liabilities.				
Capital paid up	$46,801,318 62	$46,502,820 83		$298,497 79
Reserve, and profit and loss	29,123,504 78	33,132,620 15	$4,009,115 37	
Due depositors	256,864,395 47	279,838,089 35	22,973,693 88	
Due banks and bankers	14,044,910 68	13,253,116 89		791,793 79
State, city, or county money	491,478 95	393,778 21		97,700 74
Other liabilities	11,121,359 52	12,181,859 58	1,060,500 06	
Totals	$358,446,968 02	$385,302,285 01	$28,043,309 31	$1,187,992 32
Net *increase* in assets and liabilities			$26,855,316 99	

STATEMENT OF AMOUNTS PAID FOR BANK LICENSES

BY THE

Commercial and Savings Banks of the State of California, July 1, 1900.

NOTE.—The amount collected from each bank is based upon its deposits on March 31, 1900.

Location.	Name of Bank.	Amt. Paid.
San Francisco	Columbus Savings and Loan Society	$73 10
San Francisco	French Savings and Loan Society	126 15
San Francisco	German Savings and Loan Society	1,845 70
San Francisco	Hibernia Savings and Loan Society	2,955 10
San Francisco	Humboldt Savings and Loan Society	161 00
San Francisco	Mutual Savings Bank	273 15
San Francisco	San Francisco Savings Union	1,705 45
San Francisco	Savings and Loan Society	369 05
San Francisco	Security Savings Bank	222 85
Total from San Francisco Savings Banks		$7,731 55
Alameda	Alameda Savings Bank	$51 90
Bakersfield	Producers Savings Bank	10 70
Berkeley	Berkeley Bank of Savings	19 70
Eureka	Home Savings Bank	23 25
Eureka	Savings Bank of Humboldt County	24 70
Fresno	People's Savings Bank	22 15
Hanford	Hanford Savings Bank	4 95
Hollister	Hollister Savings Bank	2 35
Hollister	Savings and Loan Bank of San Benito County	13 70
Los Angeles	Columbia Savings Bank	25 85
Los Angeles	German-American Savings Bank	76 35
Los Angeles	Los Angeles Savings Bank	138 30
Los Angeles	Main Street Savings Bank	34 90
Los Angeles	Southern California Savings Bank	95 40
Los Angeles	Security Savings Bank	131 35
Los Angeles	Union Bank of Savings	41 10
Marysville	Northern California Bank of Savings	43 25
Merced	Merced Security Savings Bank	40 95
Modesto	Union Savings Bank	13 20
Oakland	Central Bank	127 75
Oakland	Farmers and Merchants Savings Bank	30 35
Oakland	Oakland Bank of Savings	416 45
Oakland	State Savings Bank	10 95
Oakland	Union Savings Bank	220 40
Pasadena	Union Savings Bank	18 80
Redlands	Savings Bank of Redlands	8 80
Riverside	Riverside Savings Bank and Trust Company	23 30
Sacramento	Farmers and Mechanics Savings Bank	31 25
Sacramento	People's Savings Bank	49 75
Sacramento	Sacramento Bank	196 60
Santa Ana	Orange County Savings Bank	18 15
Santa Barbara	Santa Barbara Savings and Loan Bank	30 55
San Bernardino	Savings Bank of San Bernardino	15
Santa Cruz	City Savings Bank	35 15
Santa Cruz	People's Savings Bank	14 80

Location.	Name of Bank.	Amt. Paid.
Santa Cruz	Santa Cruz Bank of Savings and Loan	$40 25
San Diego	San Diego Savings Bank	17 80
St. Helena	Savings Bank of St. Helena	3 90
San José	San José Safe Deposit Bank of Savings	136 10
San José	Security Savings Bank	15 15
Visalia	Visalia Savings Bank	7 40
Watsonville	Pajaro Valley Savings and Loan Society	15 15
Watsonville	Watsonville Savings Bank	19 75
Woodland	Yolo County Savings Bank	24 25
Total from Interior Savings Banks		$2,327 00
San Francisco	American Bank and Trust Company	$25 40
San Francisco	Anglo-Californian Bank	432 55
San Francisco	Bank of California	715 20
San Francisco	Bank of British Columbia	110 95
San Francisco	Bank of British North America	47 20
San Francisco	Bank of Commerce	8 05
San Francisco	California Safe Deposit and Trust Company	130 85
San Francisco	Columbian Banking Company	25 15
San Francisco	Donohoe-Kelly Banking Company	96 20
San Francisco	Germania Trust Company	46 30
San Francisco	Italian-American Bank	9 55
San Francisco	London, Paris, and American Bank	227 95
San Francisco	London and San Francisco Bank	64 70
San Francisco	Mercantile Trust Company	122 45
San Francisco	Swiss-American Bank	26 60
San Francisco	Union Trust Company	310 75
San Francisco	Wells, Fargo & Co.'s Bank (Limited)	366 85
San Francisco	Yokohama Specie Bank	4 60
Total from City Commercial Banks		$2,771 30
Alameda	Bank of Alameda	$12 75
Alhambra	Bank of Alhambra	4 40
Anaheim	Bank of Anaheim	6 95
Antioch	Bank of Antioch	4 80
Arcata	Bank of Arcata	7 55
Auburn	Placer County Bank	15 85
Azusa	Azusa Valley Bank	8 60
Bakersfield	Bank of Bakersfield	25 40
Bakersfield	Kern Valley Bank	30 10
Biggs	Sacramento Valley Bank	3 15
Campbell	Bank of Campbell	4 00
Chico	Bank of Butte County	18 00
Chico	Bank of Chico	9 95
Cloverdale	Bank of Cloverdale	5 45
Colusa	Bank of Colusa	33 20
Corona	Citizens Bank	6 65
Covina	Covina Valley Bank	8 75
Dixon	Bank of Dixon	6 50
Downey	Los Nietos Valley Bank	4 35
Elsinore	Consolidated Bank of Elsinore	1 00
Escondido	Bank of Escondido	6 90
Eureka	Bank of Eureka	23 90
Eureka	Humboldt County Bank	19 45
Ferndale	Ferndale Bank	14 50
Fort Bragg	Bank of Fort Bragg	3 45
Fort Jones	The Carlock Banking Company	7 10

Location.	Name of Bank.	Amt. Paid.
Fresno	Bank of Central California	$19 00
Fullerton	Fruit-Growers Bank	7 15
Gilroy	Bank of Gilroy	8 00
Gonzales	Bank of Gonzales	3 95
Hanford	Bank of Hanford	31 70
Hanford	Farmers and Merchants Bank	13 70
Haywards	Bank of Haywards	4 35
Healdsburg	Bank of Healdsburg	9 00
Healdsburg	Farmers and Mechanics Bank	17 20
Hemet	Bank of Hemet	1 35
Hollister	Bank of Hollister	17 10
Hollister	Farmers and Merchants Bank	4 95
Hueneme	Bank of Hueneme	3 45
Jackson	Bank of Amador County	4 15
Lakeport	Bank of Lake	1 30
Lakeport	Farmers Savings Bank	4 50
Lemoore	Bank of Lemoore	2 40
Livermore	Bank of Livermore	3 65
Lodi	Bank of Lodi	3 95
Lompoc	Bank of Lompoc	8 40
Long Beach	Bank of Long Beach	9 95
Los Angeles	Broadway Bank and Trust Company	27 75
Los Angeles	Bank of Commerce	8 70
Los Angeles	California Bank	63 05
Los Angeles	Citizens Bank of Los Angeles	48 40
Los Angeles	Farmers and Merchants Bank of Los Angeles	328 05
Los Angeles	State Bank and Trust Company	69 50
Los Gatos	Bank of Los Gatos	6 10
Los Gatos	Commercial Bank of Los Gatos	2 60
Madera	Commercial Bank of Madera	11 25
Martinez	Bank of Martinez	19 95
Marysville	Decker, Jewett & Co. Bank	12 35
Marysville	The Rideout Bank	53 75
Merced	Commercial Bank	15 55
Modesto	Modesto Bank	13 70
Monterey	Bank of Monterey	8 45
Napa	James A. Goodman & Co. Bank	24 65
Napa	Bank of Napa	12 50
National City	People's State Bank	2 20
North Ontario	Commercial Bank	3 55
Nevada City	Citizens Bank	25 40
Oakdale	Bank of Oakdale	6 65
Oakland	California Bank	10 55
Oceanside	Bank of Oceanside	90
Ontario	Ontario State Bank	4 55
Ontario	Citizens Bank	8 30
Orange	Bank of Orange	9 60
Orland	Bank of Orland	2 40
Oroville	Bank of Oroville	6 05
Oroville	Bank of Rideout, Smith & Co.	14 65
Oxnard	Bank of Oxnard	4 25
Palo Alto	Bank of Palo Alto	6 50
Pasadena	San Gabriel Valley Bank	35 25
Paso Robles	Bank of Paso Robles	3 45
Paso Robles	Citizens Bank	4 55
Petaluma	Bank of Sonoma County	24 05
Petaluma	Petaluma Savings Bank	11 85

Location.	Name of Bank.	Amt. Paid.
Petaluma	Wickersham Banking Company	$13 90
Petaluma	William Hill Company	21 05
Pleasanton	Bank of Pleasanton	5 45
Pomona	People's Bank	11 60
Porterville	Pioneer Bank	7 30
Red Bluff	Bank of Tehama County	29 25
Red Bluff	Herbert Kraft Company Bank	15 50
Redding	Bank of Northern California	5 15
Redding	Bank of Shasta County	22 90
Redlands	Union Bank	22 00
Redwood City	Bank of San Mateo County	13 80
Riverside	Orange-Growers Bank	29 30
Sacramento	California State Bank	101 90
Salinas	Monterey County Bank	9 00
Salinas	Salinas City Bank	11 30
Santa Ana	Commercial Bank of Santa Ana	14 55
Santa Barbara	Commercial Bank	23 80
San Bernardino	Farmers Exchange Bank	9 15
Santa Clara	Citizens Bank	4 85
Santa Clara	Santa Clara Valley Bank	10 10
Santa Cruz	Bank of Santa Cruz County	13 40
Santa Cruz	City Bank	3 95
Santa Cruz	People's Bank	4 85
San Diego	Bank of Commerce	24 25
St. Helena	Bank of St. Helena	7 60
San Jacinto	State Bank	3 10
San José	Bank of San José	64 65
San José	Commercial and Savings Bank	25 45
San José	Garden City Bank and Trust Company	25 75
San Leandro	Bank of San Leandro	13 65
San Luis Obispo	Andrews Banking Company	32 75
San Luis Obispo	Bank of San Luis Obispo	1 90
San Luis Obispo	Commercial Bank	19 15
Santa Maria	Bank of Santa Maria	14 50
San Mateo	San Mateo Bank	4 35
Santa Monica	Bank of Santa Monica	9 65
San Pedro	Bank of San Pedro	2 90
San Rafael	Marin County Bank	3 25
Santa Rosa	Exchange Bank	9 00
Santa Rosa	Santa Rosa Bank	39 00
Santa Rosa	Savings Bank of Santa Rosa	46 00
Sebastopol	Bank of Sebastopol	6 05
Sonora	Tuolumne County Bank	8 75
Sonoma	Sonoma Valley Bank	4 55
Stockton	Farmers and Merchants Bank	37 95
Stockton	San Joaquin Valley Bank	18 75
Stockton	Stockton Savings and Loan Society	129 15
Stockton	Stockton Savings Bank	46 80
Suisun	Bank of Suisun	16 45
Susanville	Bank of Lassen County	11 70
Tehachapi	Bank of Tehachapi	1 35
Tomales	Bank and Trust Company of Tomales	12 60
Tulare	Bank of Tulare	9 00
Tustin	Bank of Tustin	4 65
Ukiah	Bank of Ukiah	13 45
Vacaville	Bank of Vacaville	7 90
Vallejo	Citizens Bank	4 65

Location.	Name of Bank.	Amt. Paid.
Vallejo	Vallejo Commercial Bank	$13 20
Valley Ford	Dairymen's Bank	4 75
Ventura	Bank of Ventura	19 85
Visalia	Producers Bank	11 30
Visalia	Bank of Visalia	18 65
Watsonville	Bank of Watsonville	15 60
Watsonville	Pajaro Valley Bank	15 60
Wheatland	Farmers Bank	3 30
Whittier	Bank of Whittier	7 70
Williams	Bank of Williams	10 40
Willows	Bank of Willows	13 25
Winters	Bank of Winters	3 25
Woodland	Bank of Woodland	16 80
Woodland	Bank of Yolo	21 50
Woodland	Farmers and Merchants Bank	4 65
Yreka	Siskiyou County Bank	19 15
Yuba City	Farmers Coöperative Union	11 05
Total from Interior Commercial Banks		$2,677 60
Total from City Savings Banks		$7,731 55
Total from Interior Savings Banks		2,327 00
Total from City Commercial Banks		2,771 30
Total from Interior Commercial Banks		2,677 60
Total, all banks		$15,507 45

SUMMARY OF ACCOUNT.

Statement of Moneys Received by the Bank Commissioners since Last Report.

From all the banks under the charge of this Commission, for licenses for the year ending June 30, 1900, as per detailed statement in this report	$15,507 45
July 12, 1900—Paid State Treasurer	$15,507 45

STATE OF CALIFORNIA,
CITY AND COUNTY OF SAN FRANCISCO, } ss.

B. D. Murphy, being duly sworn, deposes and says that he is the President of the Board of Bank Commissioners, and that the foregoing statement is correct.

B. D. MURPHY.

Subscribed and sworn to before me, this 7th day of September, 1900.

N. E. W. SMITH,
Notary Public, in and for the City and County of San Francisco, California.

[SEAL.]

Attest: C. H. DUNSMOOR, Secretary.

REPORTS

OF THE

SAVINGS BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF SAVINGS BANKS.

COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated January 18, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. F. Fugazi, President. F. N. Belgrano, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$35,087 65	Capital paid in coin	$60,000 00
Miscellaneous bonds	148,050 64	Reserve fund	42,000 00
Loans on real estate	833,051 32	Profit and loss, and contingent fund	1,479 39
Money on hand	5,988 50	Due depositors	950,749 54
Due from banks and bankers	40,259 54	Other liabilities	12,089 04
Other assets	3,880 32		
Total resources	$1,066,317 97	Total liabilities	$1,066,317 97

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Fugazi, 246; I. W. Hellman, 40; E. C. Palmieri, 55; F. Arata, 40; G. Bacigalupi, 57; G. Costa, 50; George G. Caglieri, 45; Antonio Chichizola, 30; J. Cuneo, 25. Total number of shares held by the Directors is 588.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$2,712 27	$3,000 00
Santa Clara	32,375 38	34,000 00
Totals	$35,087 65	$37,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$749,391 07	$1,451,650 00
Alameda	33,398 65	67,000 00
Santa Clara	18,033 91	32,000 00
Marin	4,451 15	10,750 00
Contra Costa	453 40	1,000 00
San Mateo	3,020 00	6,500 00
San Joaquin	9,404 96	16,000 00
Solano	10,045 84	22,000 00
Totals	$828,198 98	$1,606,900 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
10 Northern Railway of California 5% bonds	$10,000 00	$10,152 05	$11,900 00
55 Northern California Railway 5% bonds	55,000 00	59,295 76	61,187 75
50 Oakland Water Co. 5% bonds	50,000 00	52,644 50	51,500 00
25 Los Angeles Ry. Co. of Cal. 5% bonds	25,000 00	25,958 33	26,625 00
Totals	$140,000 00	$148,050 64	$151,212 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Nevada National Bank of San Francisco	$40,259 54

FRENCH SAVINGS BANK—SAN FRANCISCO.

(Formerly named La Société Française D'Épargnes et de Prévoyance Mutuelle.)

(Incorporated March 10, 1879.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. J. LEBRETON, President. HOWARD PARK, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$37,534 04	Capital paid in coin	$300,000 00
Miscellaneous bonds	835,325 00	Reserve fund	191,000 00
Loans on real estate	1,286,349 27	Profit and loss, and contingent fund	49,170 95
Loans on stocks and bonds	88,350 00	Due depositors	1,900,461 11
Money on hand	16,771 19	Other liabilities	268 01
Due from banks and bankers	174,760 90		
Other assets	1,809 67		
Total resources	$2,440,900 07	Total liabilities	$2,440,900 07

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 6,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: E. J. LeBreton, 4,827; Paul Fleury, 4; A. Schneider, 4; J. C. Sala, 2; Howard Park, 9. Total number of shares held by the Directors is 4,846.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$1,500 00	2,000 00
Butte	5,000 00	8,000 00
Santa Clara	19,975 10	30,000 00
Fresno	4,000 00	6,000 00
San Francisco	7,258 94	12,000 00
Totals	$37,534 04	$58,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$29,850 00	$102,000 00
Santa Clara	87,500 00	220,000 00
San Francisco	1,168,999 27	2,600,000 00
Totals	$1,286,349 27	$2,922,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1907	$400,000 00	$448,000 00	$464,000 00
United States 4% bonds of 1925	100,000 00	125,675 00	134,000 00
Spring Valley Water Works 6% bonds	60,000 00	68,400 00	69,600 00
Spring Valley Water Works 4% bonds	50,000 00	50,000 00	51,000 00
Market Street Railway Company 6% bonds	50,000 00	60,000 00	64,000 00
Oakland Gas, Light, and Heat Co. 5% bonds	75,000 00	83,250 00	83,250 00
Totals	$735,000 00	$835,325 00	$865,850 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
5 bonds Oceanic Steamship Co.	$5,000 00	$4,200 00	$5,312 50
1 bond Southern Pacific Branch Railway Co.	1,000 00	800 00	1,330 00
7 bonds Edison Light and Power Co.	7,000 00	5,000 00	8,925 00
30 shares Oceanic Steamship Co. stock	3,000 00	1,500 00	2,775 00
50 shares Giant Powder Co. stock	5,000 00	1,000 00	4,250 00
15 shares Mercantile Trust Co. stock	750 00	300 00	975 00
30 shares California Safe Deposit and Trust Co. stock	3,000 00	1,800 00	3,120 00
100 shares Mutual Electric Light Co. stock	1,000 00	300 00	1,000 00
385 shares San Francisco Gas and Electric Co. stock	38,500 00	13,700 00	20,597 50
40 shares Hutchinson Sugar Co. stock	1,000 00	200 00	1,000 00
325 shares Contra Costa Water Co. stock	32,500 00	14,000 00	22,100 00
331 shares Spring Valley Water Works stock	33,100 00	13,850 00	31,445 00
170 shares Market Street Railway Co. stock	17,000 00	8,500 00	10,880 00
285 shares Oakland Gas, Light, and Heat Co. stock	28,500 00	11,500 00	14,107 50
138 shares Pacific Gas Imp. Co. stock	13,800 00	5,200 00	7,107 00
1500 shares San Francisco Gas Light Co. stock	4,500 00	4,500 00	7,500 00
200 shares Makaweli Sugar Co. stock	10,000 00	2,000 00	8,900 00
Totals	$204,650 00	$88,350 00	$151,324 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$174,760 90

THE GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated February 10, 1868.)

Showing its Financial Condition at Close of Business August 11, 1900.

B. A. BECKER, President. WILLIAM HERRMANN, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$135,011 50	Capital paid in coin	$1,000,000 00
Real estate taken for debt	1,346,528 75	Reserve fund	970,000 00
Miscellaneous bonds	12,333,068 98	Contingent fund	68,372 45
Loans on real estate	14,719,975 37	Due depositors	28,766,799 53
Loans on stocks and bonds	493,100 00	Other liabilities	227,377 10
Money on hand	1,996,295 15		
Other assets	8,569 33		
Total resources	$31,032,549 08	Total liabilities	$31,032,549 08

The amount of capital stock is $1,200,000; amount subscribed is $1,200,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $833 33.

The names of the Directors, and number of shares of stock held by each, are as follows: B. A. Becker, 25; Daniel Meyer, 8; H. Horstmann, 21; Ign. Steinhart, 15; Emil Rohte, 21; Henry B. Russ, 21; Nic Ohlandt, 8; John Lloyd, 19; I. N. Walter, 5. Total number of shares held by the Directors is 143.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$55,041 37	
Alameda	20,564 50	
Butte	30,713 66	
Colusa	86,109 38	
Contra Costa	43,382 94	
Kings	23,166 19	
Madera	75,000 00	
Merced	75,385 09	
Fresno	93,582 34	
Los Angeles	3,473 66	
Orange	13,518 29	
Riverside	123,268 02	$1,650,000 00
San Bernardino	10,012 93	
Santa Clara	126,585 79	
Sonoma	7,285 27	
Solano	36,044 41	
Stanislaus	31,031 12	
Sutter	10,000 00	
Tehama	163,921 02	
Tulare	3,602 29	
Yolo	35,558 66	
State of Oregon	157,073 43	
State of Washington	93,499 29	
State of Utah	28,709 10	
Totals	$1,346,528 75	$1,650,000 00

Loans on Real Estate by Counties.

Name of County.	Amt Loaned.	Market Value.
Alameda	$542,480 00	
Butte	3,300 00	
Calaveras	4,000 00	
Colusa	59,700 00	
Contra Costa	264,080 00	
Fresno	704,689 00	
Glenn	13,500 00	
Humboldt	7,500 00	
Kern	33,700 00	
Kings	106,987 00	
Los Angeles	814,757 00	
Madera	69,800 00	
Marin	27,275 00	
Mendocino	32,600 00	
Merced	49,737 00	
Monterey	67,657 00	
Napa	67,500 00	
Orange	8,000 00	
Riverside	9,115 00	
Sacramento	44,000 00	
San Bernardino	35,500 00	
San Benito	16,000 00	$30,000,000 00
San Francisco	6,484,212 37	
San Joaquin	36,978 00	
San Luis Obispo	202,000 00	
San Mateo	28,500 00	
Santa Barbara	38,000 00	
Santa Clara	397,705 00	
Santa Cruz	36,000 00	
Siskiyou	7,500 00	
Solano	209,358 00	
Sonoma	43,500 00	
Stanislaus	126,970 00	
Tehama	418,045 00	
Tulare	117,166 00	
Trinity	5,500 00	
Ventura	13,000 00	
Yolo	15,199 00	
State of Oregon	1,777,108 00	
State of Washington	1,701,587 00	
State of Utah	60,000 00	
State of Nevada	19,770 00	
Totals	$14,719,975 37	$30,000,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered bonds	$8,550,000 00	$9,650,115 00	$10,111,500 00
Southern Pacific R. R. of California bonds	700,000 00	720,000 00	776,500 00
Northern Railway of California bonds	350,000 00	353,500 00	395,500 00
San Francisco and North Pacific R. R. bonds	327,000 00	327,226 25	374,415 00
Miscellaneous cable, street railway, water and light, first-mortgage bonds, all corporations of the State of California	1,170,000 00	1,157,227 73	1,257,080 00
Portland and Vancouver Railway, and Pima County, Arizona, bonds	130,000 00	125,000 00	141,200 00
Totals	$11,227,000 00	$12,333,068 98	$13,056,195 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous street, cable, electric railway, and Government bonds and miscellaneous corporation stocks	$710,100 00	$493,100 00	$731,744 00

HIBERNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated April 12, 1859; reincorporated August 30, 1864.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAMES R. KELLY, President. ROBERT J. TOBIN, Secretary.

Resources.		*Liabilities.*	
Bank premises	$561,637 11	Reserve fund	$3,020,341 88
Real estate taken for debt	903,844 00	Due depositors	45,975,712 29
Miscellaneous bonds	23,176,870 97	Other liabilities	214,496 49
Loans on real estate	22,262,169 49		
Loans on bonds	45,300 00		
Money on hand	993,541 51		
Due from banks and bankers, for investment in U. S. bonds	990,000 00		
Other assets	277,187 58		
Total resources	$49,210,550 66	Total liabilities	$49,210,550 66

There is no capital stock. The names of the Directors are as follows: Robert J. Tobin, James R. Kelly, Alfred Tobin, Richard M. Tobin, Charles Mayo, Joseph S. Tobin, Patrick Crowley, Edward J. Tobin.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$554,110 37	$554,110 37
Santa Clara	186,925 82	186,925 82
Alameda	134,152 05	134,152 05
San Mateo	28,655 76	28,655 76
Totals	$903,844 00	$903,844 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$20,396,812 59	
Alameda	972,326 54	
Marin	36,900 00	
San Mateo	97,885 00	
Solano	1,000 00	
Napa	1,795 80	$37,103,615 82
Colusa	7,500 00	
San Benito	37,000 00	
Humboldt	152,559 30	
Los Angeles	202,670 16	
Santa Clara	355,720 10	
Totals	$22,262,169 49	$37,103,615 82

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States registered 4% bonds of 1907	$18,000,000 00	$19,415,787 98	$20,079,000 00
United States registered 3% bonds of 1908	500,000 00	531,572 14	546,250 00
Market Street Railway Co. 6% bonds	963,000 00	1,091,458 37	1,232,640 00
Market St. Ry. 1st cons. mortgage 5% bonds	286,000 00	332,019 55	337,480 00
Sutter Street Railway Co. 5% bonds	150,000 00	150,000 00	168,000 00
Powell Street Railway Co. 6% bonds	50,000 00	58,946 40	60,000 00
Northern Railway Co. of California 6% bonds	430,000 00	487,127 00	485,900 00
San Francisco & North Pacific Ry. Co. 5% bonds	257,000 00	293,228 12	294,265 00
Spring Valley Water Works 2d mtg. 4% bonds	373,000 00	379,679 07	383,257 50
Spring Valley Water Works 3d mtg. 4% bonds	406,000 00	412,302 01	414,120 00
City of San Luis Obispo 5% bonds	24,750 33	24,750 33	24,750 33
Totals	$21,439,750 33	$23,176,870 97	$24,025,662 83

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Spring Valley Water Works 2d mtg. 4% bonds	$40,000 00	$35,000 00	$41,100 00
Park & Cliff House Railway Co. 6% bonds	21,000 00	10,000 00	21,735 00
Market St. Ry. Co. 1st cons. mtg. 5% gold bond	1,000 00	300 00	1,180 00
Totals	$62,000 00	$45,300 00	$64,015 00

HUMBOLDT SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated November 24, 1869.)

Showing its Financial Condition at Close of Business August 11, 1900.

ADOLPH C. WEBER, President. ERNEST BRAND, Secretary.

Resources.		*Liabilities.*	
Bank premises	$100,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	155,284 48	Reserve fund	90,000 00
Miscellaneous bonds	443,986 11	Profit and loss, and contingent fund	17,560 10
Loans on real estate	2,197,556 98	Due depositors	2,530,051 43
Loans on stocks	4,005 00	Other liabilities	18,940 48
Money on hand	21,047 44		
Due from banks and bankers	32,546 20		
Other assets	2,125 80		
Total resources	$2,956,552 01	Total liabilities	$2,956,552 01

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: A. C. Weber, 50; W. J. Lowry, 9; W. S. Keyes, 27; I. Kohn, 9; G. H. Luchsinger, 16. Total number of shares held by the Directors is 111.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	$101,315 33	$142,000 00
San Joaquin	9,453 25	12,500 00
Sacramento	20,509 06	35,000 00
Glenn	6,146 98	6,500 00
Alameda	2,340 31	3,250 00
Marin	3,468 56	4,800 00
Solano	2,008 87	3,750 00
San Francisco	10,042 12	12,400 00
Totals	$155,284 48	$220,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$1,777,144 23	$3,000,000 00
Alameda	190,170 40	
Contra Costa	41,029 55	
Marin	1,200 00	
Napa	9,268 00	
Santa Clara	86,926 18	
San Luis Obispo	34,105 12	1,245,000 00
San Mateo	10,129 35	
Sonoma	10,704 95	
Solano	17,520 00	
Yuba	16,000 00	
Santa Cruz	3,359 20	
Totals	$2,197,556 98	$4,245,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
First mortgage railroad bonds	$368,000 00	$343,473 61	$465,717 50
Miscellaneous corporation bonds	99,000 00	100,512 50	107,775 00
Totals	$467,000 00	$443,986 11	$573,492 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
72 shares of the Savings and Loan Society of San Francisco stock	$5,400 00	$4,005 00	$5,328 00

Amount Due from, or Deposited with, other Banks or Bankers.

The Bank of California	$32,546 20

MUTUAL SAVINGS BANK—SAN FRANCISCO.

(Incorporated November 21, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

James D. Phelan, President. George A. Story, Cashier.

Resources.		*Liabilities.*	
Bank premises	$272,231 00	Capital paid in coin	$300,000 00
Real estate taken for debt	63,115 43	Reserve fund	75,000 00
Miscellaneous bonds	1,934,704 40	Profit and loss, and contingent fund	27,787 15
Loans on real estate	2,081,442 96	Due depositors	4,374,871 61
Loans on stocks and bonds	113,411 00	Other liabilities	1,027 50
Money on hand	12,949 94		
Due from banks and bankers	296,450 01		
Other assets	4,381 52		
Total resources	$4,778,686 26	Total liabilities	$4,778,686 26

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. D. Phelan, 1,415; S. G. Murphy, 100; John A. Hooper, 500; Jas. Moffitt, 500; Robert McElroy, 100; Frank J. Sullivan, 170; Chas. S. Neal, 100; Jas. M. McDonald, 200. Total number of shares held by the Directors is 3,085.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$25,175 95
Fresno	17,052 40
Nevada	10,000 00
San Francisco	2,557 00
City of Portland, Or.	8,330 08
Totals	$63,115 43

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Alameda	$76,637 74
Fresno	25,776 00
Glenn	38,713 75
Los Angeles	74,000 00
Marin	1,275 50
Monterey	110,000 00
San Bernardino	14,000 00
San Mateo	1,100 00
Santa Clara	13,840 00
Tehama	8,000 00
San Francisco	1,610,826 00
City of Portland, Or.	67,197 59
City of Spokane, Wash.	40,076 38
Total	$2,081,442 96

Amount Invested in Bonds.

	Par Value.	Amt. Invested.
United States bonds	$700,000 00	$739,626 55
Miscellaneous corporate bonds	1,156,000 00	1,185,677 85
School district bonds	9,000 00	9,400 00
Totals	$1,865,000 00	$1,934,704 40

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.
First mortgage railway and corporate bonds	$62,000 00	$43,400 00
Shares of capital stock of corporations	95,800 00	70,011 00
Totals	$157,800 00	$113,411 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank of San Francisco	$296,450 01

SAN FRANCISCO SAVINGS UNION.

(Incorporated June 18, 1862.)

Showing its Financial Condition at Close of Business August 11, 1900.

EDWARD B. POND, President. LOVELL WHITE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$400,000 00	Capital paid in coin	$1,000,000 00
Real estate taken for debt	1,447,917 39	Reserve fund	218,592 68
Miscellaneous bonds, stocks, and warrants	11,297,556 46	Profit and loss, and contingent fund	437,810 80
Loans on real estate	13,802,933 40	Due depositors	26,767,983 71
Loans on stocks, bonds, and warrants	348,281 00	Other liabilities	247,959 66
Loans on other securities (grain, etc.)	320,200 00		
Money on hand	146,042 69		
Due from banks and bankers	897,555 44		
Other assets	11,860 47		
Total resources	$28,672,346 85	Total liabilities	$28,672,346 85

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 4,000; the amount paid on each share of stock is $250.

The names of the Directors, and number of shares of stock held by each, are as follows: Edward B. Pond, 65; Wm. C. B. de Fremery, 50; Henry F. Allen, 40; Jacob Barth, 37; Geo. C. Boardman, 30; Thomas Magee, 26; Daniel E. Martin, 100; C. O. G. Miller, 40; Robert Watt, 25. Total number of shares held by the Directors is 413.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$111,670 20
Alameda	189,716 44
Colusa	22,536 02
Fresno	250,163 43
Glenn	43,853 26
Kings	40,222 15
Kern	37,623 20
Merced	8,607 84
Madera	22,643 42
Monterey	6,692 65
Napa	6,500 00
San Joaquin	48,746 82
San Luis Obispo	16,778 33
San Mateo	4,892 85
Santa Barbara	38,635 65
Santa Clara	8,018 06
Solano	37,950 60
Sonoma	2,553 12
Stanislaus	65,068 27
Tehama	76,002 99
Tulare	322,022 20
Yolo	87,020 49
Total	$1,447,917 39

The aggregate value of this real estate is believed to be fully equal to the total amount at which it stands debited, to wit: $1,447,917 39. It is impossible to state its value more definitely.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	$3,461,060 05
Alameda	1,272,586 27
Butte	129,015 93
Colusa	358,393 59
Contra Costa	144,240 48
Fresno	787,451 84
Glenn	287,388 10
Kings	428,232 68
Kern	80,023 56
Lake	15,527 42
Los Angeles	193,233 57
Marin	579,107 20
Merced	551,754 58
Madera	420,112 26
Monterey	186,539 30
Napa	16,352 76
Orange	32,201 72
Placer	66,490 90
Riverside	195,955 83
Sacramento	297,867 24
San Benito	114,606 05
San Bernardino	667,421 39
San Diego	40,260 02
San Joaquin	134,780 59
San Luis Obispo	476,693 28
San Mateo	16,965 69
Santa Barbara	321,825 22
Santa Clara	209,986 13
Santa Cruz	1,570 00
Shasta	22,826 00
Siskiyou	50,183 92
Solano	170,156 08
Sonoma	23,653 72
Stanislaus	915,053 18
Tehama	116,765 83
Tulare	857,006 42
Ventura	117,566 26
Yolo	13,005 50
Yuba	29,072 84
Total	$13,802,933 40

The loans of this bank on real estate are secured by mortgages made direct to, or which have been assigned to the corporation, or by deeds of trust in which the corporation is described as the "party of the third part." Such mortgages, assignments, and deeds of trust being in all cases of record in the respective counties.

The names of the trustees holding these real estate securities are, either James de Fremery and Alexander Campbell, Sr., or Albert Miller and Alexander Campbell, Sr., or Henry C. Campbell and Thaddeus B. Kent, or Henry C. Campbell and E. B. Pond.

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States government consols	$500,500 00	$513,045 00	$523,050 00
Bonds and stocks of quasi-public and industrial corporations	10,500,700 00	10,779,511 46	11,087,067 00
Warrants of the counties of the State of California	30,000 00	5,000 00	6,000 00
Totals	$11,031,200 00	$11,297,556 46	$11,616,117 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	$431,325 00	$297,825 00	$431,325 00
Shares of capital stock of same	577,000 00	50,456 00	100,000 00
Totals	$1,008,325 00	$348,281 00	$531,325 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Pacific Coast warehouse receipts—15,209,126 lbs. wheat	$109,200 00	$152,000 00
Tin plate, 55,960 boxes	211,000 00	330,000 00
Totals	$320,200 00	$482,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California	$140,484 65
Bank of British North America	51,164 92
London, Paris, and American Bank	295,153 94
Nevada National Bank	56,220 50
First National Bank of Los Angeles	2,780 20
Laidlaw & Co., New York	56,068 08
Importers and Traders National Bank, New York	139,418 02
Bank of America, New York	156,265 13
Total	$897,555 44

SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated July 23, 1857.)

Showing its Financial Condition at Close of Business August 11, 1900.

SAMUEL C. BIGELOW, President. CYRUS W. CARMANY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$187,758 00	Capital paid in coin	$750,000 00
Real estate taken for debt	1,176,493 19	Reserve fund	175,000 00
Miscellaneous bonds, stocks, and warrants	2,297,756 05	Profit and loss, and contingent fund	4,221 13
Loans on real estate	2,520,561 00	Due depositors	5,758,851 39
Loans on stocks, bonds, and warrants	379,925 72	Other liabilities	38,934 82
Money on hand	37,517 63		
Due from banks and bankers	117,013 98		
Other assets	9,981 77		
Total resources	$6,727,007 34	Total liabilities	$6,727,007 34

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $750,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $75.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel C. Bigelow, 500; Arthur A. Smith, 300; Isaac Hyde, 700; Horace Davis, 442; George E. Goodman, 652; Albert N. Droun, 310; E. C. Burr, 262; W. E. Davis, 50; Charles R. Bishop, 400. Total number of shares held by the Directors is 3,616.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Francisco	$109,161 42	$109,161 42
Napa	58,282 47	58,282 47
Alameda	48,144 62	48,144 62
Colusa	26,000 00	26,000 00
Sonoma	11,350 00	11,350 00
Riverside	8,500 00	8,500 00
Merced	27,003 61	27,003 61
Solano	6,798 04	6,798 04
San Diego	34,321 98	34,321 98
Contra Costa	800 00	800 00
State of Oregon	734,369 57	734,369 57
State of Washington	66,776 42	66,776 42
State of Utah	44,985 06	44,985 06
Totals	$1,176,493 19	$1,176,493 19

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$1,137,329 00	
Alameda	181,173 00	
Butte	42,000 00	
Contra Costa	219,651 00	
Colusa	27,860 00	
Fresno	4,000 00	
Glenn	27,000 00	
Kern	7,200 00	
Los Angeles	33,000 00	
Mendocino	30,699 00	
Merced	7,500 00	
Marin	59,153 00	$5,500,000 00
Mariposa	7,896 00	
San Mateo	59,000 00	
Santa Clara	1,750 00	
Solano	5,500 00	
Stanislaus	26,372 00	
San Joaquin	----------	
Santa Barbara	58,329 00	
Tulare	8,840 00	
State of Oregon	468,012 00	
State of Washington	76,797 00	
State of Utah	31,500 00	
Totals	$2,520,561 00	$5,500,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Municipal school and county bonds and warrants	$310,969 85	$305,609 22	$305,609 22
Water bonds and stocks	691,500 00	703,771 83	703,771 83
Gas and electric bonds and stocks	287,600 00	240,550 00	240,550 00
Railroad bonds and stocks	657,500 00	726,395 00	726,395 00
Bank stocks	36,000 00	28,800 00	28,800 00
United States Government bonds	220,000 00	292,630 00	292,630 00
Totals	$2,203,569 85	$2,297,756 05	$2,297,756 05

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Water bonds and stocks	$89,000 00	$45,870 00	$80,000 00
Gas and electric light bonds and stocks	58,750 00	20,147 19	40,000 00
Railroad bonds and stocks	282,750 00	89,250 00	175,000 00
Bank stocks	123,850 00	87,810 00	150,000 00
Stocks and evidences of indebtedness of solvent industrial corporations	257,918 53	136,848 53	250,000 00
Totals	$812,268 53	$379,925 72	$695,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California	$117,013 98

Description of Other Assets.

	Amt. on Books.	Market Value.
Internal Revenue stamps	$185 14	$185 14

SECURITY SAVINGS BANK—SAN FRANCISCO.

(Incorporated March 2, 1871.)

Showing its Financial Condition at Close of Business August 11, 1900.

WINFIELD S. JONES, President. S. L. ABBOT, JR., Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$192,246 00	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	570,575 50	Reserve fund	75,000 00
Loans on real estate	2,728,442 38	Profit and loss, and contingent fund	70,153 03
Loans on stocks and bonds	176,250 00	Due depositors	3,455,447 09
Money on hand	16,935 86	Other liabilities	43,506 52
Due from banks and bankers	246,422 00		
Other assets	13,234 90		
Total resources	$3,944,106 64	Total liabilities	$3,944,106 64

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $250.

The names of the Directors, and number of shares of stock held by each, are as follows: William Alvord, 25; William Babcock, 62; O. D. Baldwin, 10; Adam Grant, 10; H. H. Hewlett, 30; Winfield S. Jones, 25; E. J. McCutchen, 25; Richard H. Pease, 10; S. L. Abbot, Jr., 28. Total number of shares held by the Directors is 225.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda	$7,000 00
Butte	12,000 00
Glenn	5,500 00
Napa	29,796 00
San Francisco	13,200 00
San Benito	6,000 00
San Joaquin	8,000 00
Marin	8,500 00
Sonoma	10,750 00
Solano	10,000 00
State of Oregon	67,500 00
State of Washington	14,000 00
Total	$192,246 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	$51,775 00
Colusa	54,000 00
Fresno	44,909 51
Glenn	7,500 00
Kern	4,000 00
Kings	5,000 00
Los Angeles	188,000 00
Marin	43,038 25
Monterey	66,000 00
Mendocino	29,000 00
Madera	3,800 00
Napa	14,200 00
Sonoma	34,500 00
Solano	38,500 00
Santa Clara	45,250 00
San Mateo	10,000 00
Stanislaus	56,000 00
San Joaquin	5,500 00
San Francisco	1,593,337 62
Sutter	18,000 00
Shasta	880 00
Tulare	2,100 00
Yuba	12,152 00
State of Oregon	214,000 00
State of Washington	187,000 00
Total	$2,728,442 38

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Municipal bonds	$12,000 00
Water stock	14.748 00
Water bonds	148,896 25
Railroad bonds	187,306 25
United States bonds	181.625 00
Miscellaneous bonds	26,000 00
Total	$570,575 50

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.
Bank stock	$129,800 00
Water stock	3,500 00
Insurance stock	2,400 00
Miscellaneous corporate stocks	2,000 00
Railroad bonds	26,550 00
Gas and electric light stock	5,000 00
Municipal bonds	7,000 00
Total	$176,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California	$53,042 58
London and San Francisco Bank, Limited	691 73
Mercantile Trust Company	56,502 96
United States Trust Company of New York	136,184 73
Total	$246,422 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Suspense account in process of settlement	$10,791 50

ALAMEDA SAVINGS BANK.

(Incorporated February 1, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. SEVENING, President. J. E. BAKER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$76,237 40	Capital paid in coin	$50,000 00
United States bonds	66,612 50	Reserve fund	13,424 60
Loans on real estate	653,208 18	Profit and loss, and contingent fund	26,273 91
Money on hand	8,270 00	Due depositors	833,465 23
Due from banks and bankers	117,991 67	Other liabilities	849 00
Other assets	1,692 99		
Total resources	$924,012 74	Total liabilities	$924,012 74

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 25; Joseph Knowland, 100; C. Bartlett, 25; R. R. Thompson, 80; I. L. Borden, 30; C. S. Neal, 30; J. R. Knowland, 10. Total number of shares held by the Directors is 300.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$76,237 40	$85,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$653,208 18	$900,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Alameda	$117,991 67

PRODUCERS' SAVINGS BANK—BAKERSFIELD.

(Incorporated March 17, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. S. TEVIS, President. T. W. ROBINSON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$8,200 00	Capital paid in coin	$30,000 00
Loans on real estate	163,603 00	Reserve fund	6,500 00
Money on hand	7,582 95	Profit and loss, and contingent fund	2,139 02
Due from banks and bankers	42,239 68	Due depositors	185,131 91
Other assets	2,145 30		
Total resources	$223,770 93	Total liabilities	$223,770 93

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $30,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. S. Tevis, 575; Frank S. Rice, 50; Clinton E. Worden, 208; H. A. Jastro, 60; G. J. Planz, 30; C. N. Beal, 10. Total number of shares held by the Directors is 943.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$8,200 00	$8,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$163,603 00	$425,448 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Kern Valley Bank, Bakersfield	$35,642 60
Wells, Fargo & Co.'s Bank, San Francisco	5,155 08
Wells, Fargo & Co.'s Bank, New York	1,442 00
Total	$42,239 68

BERKELEY BANK OF SAVINGS.

(Incorporated February, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. W. Naylor, President. F. L. Naylor, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$311,614 80	Capital paid in coin	$10,000 00
Money on hand	330 01	Reserve fund	17,500 00
Due from banks and bankers	90,009 80	Profit and loss, and contingent fund	2,510 70
Other assets	65 00	Due depositors	371,983 46
		Other liabilities	25 45
Total resources	$402,019 61	Total liabilities	$402,019 61

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $10,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Naylor, 100; J. W. Havens, 10; Frank M. Wilson, 10; J. R. Little, 15; W. B. Rising, 33; W. H. Marston, 10; C. M. Gayley, 38. Total number of shares held by the Directors is 216.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$311,614 80	$795,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Berkeley	$35,009 80
Anglo-Californian Bank, San Francisco	55,000 00
Total	$90,009 80

HOME SAVINGS BANK—EUREKA.

(Incorporated October 21, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. W. Henderson, Vice-President. J. B. Casterlin, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$28,853 00	Capital paid in coin	$50,000 00
Loans on real estate	246,960 75	Reserve fund	1,405 00
Money on hand	69,320 33	Profit and loss, and contingent fund	12,715 18
Due from banks and bankers	98,965 75	Due depositors	376,444 00
Other assets	1,241 75	Other liabilities	4,777 40
Total resources	$445,341 58	Total liabilities	$445,341 58

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: I. Cullberg, 50; J. W. Henderson, 100; Josiah Bell, 50; N. Bullock, 20; F. Ellery, 20. Total number of shares held by Directors is 240.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$28,853 00	$40,950 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$246,960 75	$400,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Humboldt County Bank, Eureka	$73,965 75
Mutual Savings Bank, San Francisco	10,000 00
Security Savings Bank, San Francisco	5,000 00
Savings and Loan Society, San Francisco	10,000 00
Total	$98,965 75

SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

(Incorporated October 4, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,949 00	Capital paid in coin	$50,000 00
Real estate taken for debt	12,202 67	Reserve fund	3,114 09
United States bonds	117,727 92	Profit and loss, and contingent fund	15,279 82
Loans on real estate	257,155 63	Due depositors	403,764 58
Money on hand	28,558 00	Other liabilities	3,012 29
Due from banks and bankers	50,000 00		
Other assets	1,577 56		
Total resources	$475,170 78	Total liabilities	$475,170 78

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 50; J. K. Dollison, 100; Allen A. Curtis, 85; Robert Porter, 50; Alex. Connick, 50; A. Berding, 20; C. P. Soulé, 110. Total number of shares held by the Directors is 465.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$12,202 67	$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$257,155 63	$470,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupons of 1907	$100,000 00	$111,997 49	$114,500 00
United States 3% registered and coupon bonds (new issue)	5,640 00	5,730 43	6,140 00
Totals	$105,640 00	$117,727 92	$120,640 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Eureka	$50,000 00

PEOPLE'S SAVINGS BANK OF FRESNO.

(Incorporated December 10, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

CHESTER ROWELL, President. A. V. LISENBY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$15,724 60	Capital paid in coin	$20,000 00
Miscellaneous bonds	14,000 00	Reserve fund	10,000 00
Loans on real estate	275,299 52	Due depositors	341,315 73
Money on hand	14,277 99	Other liabilities	1,980 58
Due from banks and bankers	49,514 51		
Other assets	4,479 69		
Total resources	$373,296 31	Total liabilities	$373,296 31

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: Chester Rowell, 50; F. K. Prescott, 115; O. J. Woodward, 75; W. J. Dickey, 45; C. S. Pierce, 20. Total number of shares held by the Directors is 305.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$14,758 60	$20,000 00
Madera	866 00	1,500 00
Tulare	100 00	100 00
Totals	$15,724 60	$21,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$272,899 52	$545,800 00
Madera	1,500 00	2,000 00
Tulare	900 00	5,000 00
Totals	$275,299 52	$552,800 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Fresno County School bonds, as follows:			
Easterby School District 6%, due June 1, 1901-2-3-4-5-6, $1,000 each	$6,000 00	$6,262 00	$6,262 00
East Fresno School District 6%, due June 15, 1901-2-3-4-5-6-7-8-9-10, $500 each	5,000 00	5,415 00	5,415 00
Laguna School District 6%, due June 15, 1901-2-3-4-5-6, $500 each	3,000 00	3,151 00	3,151 00
Totals	$14,000 00	$14,828 00	$14,828 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Fresno National Bank	$3,857 02
First National Bank, Fresno	16,344 76
Farmers National Bank, Fresno	15,218 24
Bank of Central California, Fresno	14,094 49
Total	$49,514 51

HANFORD SAVINGS BANK.

(Incorporated October, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. J. Newport, President. H. E. Wright, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,831 30	Capital paid in coin	$5,000 00
Loans on real estate	62,785 21	Profit and loss, and contingent fund	8,438 06
Money on hand	409 88	Due depositors	85,689 33
Due from banks and bankers	29,200 00	Other liabilities	158 85
Other assets	59 85		
Total resources	$99,286 24	Total liabilities	$99,286 24

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Newport, 25; J. H. Dopkins, 69; M. H. Douglass, 25; J. B. Newport, 65; S. E. Railsback, 50; A. V. Taylor, 10; H. E. Wright, 62¼. Total number of shares held by the Directors is 306¼.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	$6,831 30	$9,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kings	$62,785 21	$94,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Farmers and Merchants' Bank, Hanford	$29,200 00

HOLLISTER SAVINGS BANK.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

Wm. Palmtag, President. A. Tonn, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$955 34	Capital paid in coin	$5,000 00
Loans on real estate	26,839 95	Profit and loss, and contingent fund	4,031 67
Due from banks and bankers	14,578 60	Due depositors	33,554 88
Other assets	722 23	Other liabilities	509 57
Total resources	$43,096 12	Total liabilities	$43,096 12

The amount of capital stock is $50,000; amount subscribed is $5,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Palmtag, 50; A. Tonn, 60; Thos. H. Slaven, 35; C. H. Wagner, 36½; M. Rosenberg, 10; Frank B. Abbe, 7½; Geo. Niggle, 55; Geo. C. Porter, 12½; Ant. Taix, 7½. Total number of shares held by the Directors is 274.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$955 34	$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$26,839 95	$50,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank of Hollister	$14,578 60

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
In course of settlement	$448 00

SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

(Incorporated January 28, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. S. HAWKINS, President. T. W. HAWKINS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$19,873 92	Capital paid in coin	$50,000 00
Loans on real estate	211,515 77	Reserve fund	1,000 00
Due from banks and bankers	45,575 11	Profit and loss, and contingent fund	161 51
Other assets	2,441 52	Due depositors	225,199 62
		Other liabilities	3,045 19
Total resources	$279,406 32	Total liabilities	$279,406 32

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 297; L. A. Whitehurst, 168¾; Uriah Wood, 279½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,006¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$19,873 92	$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value
San Benito	$210,015 77	$300,000 00
Monterey	1,500 00	
Totals	$211,515 77	$300,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Hollister	$45,575 11

COLUMBIA SAVINGS BANK—LOS ANGELES.

(Incorporated, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. P. West, President. R. H. Sanborn, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,000 00	Capital paid in coin	$50,000 00
Miscellaneous bonds	35,075 00	Reserve fund	1,208 00
Loans on real estate	381,675 32	Profit and loss, and contingent fund	1,586 20
Money on hand	10,997 80	Due depositors	451,732 40
Due from banks and bankers	66,453 48	Other liabilities	281 50
Furniture and fixtures	2,322 93		
Expenses	1,074 21		
Taxes	209 36		
Total resources	$504,808 10	Total liabilities	$504,808 10

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. West, 118; Robert Hale, 120; Niles Pease, 10; J. Ross Clark, 20; F. W. Burnett, 10; R. J. Waters, 10; R. W. Ozmun, 25; R. W. Ozmun, executor, 274; R. H. Sanborn, 100; H. Jevne, 22. Total number of shares held by the Directors is 709.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$7,000 00	$9,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$47,000 00	
Tulare	4,560 00	
Orange	39,000 00	Approximately
Ventura	25,000 00	$750,000 00
Riverside	2,500 00	
Los Angeles	263,615 32	
Totals	$381,675 32	$750,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.
Alessandro bonds	$9,850 00	$2,000 00
United States bonds	30,000 00	33,075 00
Totals	$39,850 00	$35,075 00

Amount Due from, or Deposited with, other Banks or Bankers.

California Bank, Los Angeles	$5,761 78
Citizens Bank, Los Angeles	14,078 93
Orange-Growers' Bank, Riverside	334 73
California Safe Deposit and Trust Co., San Francisco	10,510 95
First National Bank, New York	25,898 67
Continental National Bank, Chicago	9,868 42
Total	$66,453 48

GERMAN-AMERICAN SAVINGS BANK—LOS ANGELES.

(Incorporated August 21, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

M. N. Avery, President. P. F. Schumacher, Cashier.

Resources.		*Liabilities.*	
Bank premises	$80,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	42,353 01	Reserve fund	40,000 00
Miscellaneous bonds	72,280 70	Profit and loss, and contingent fund	10,173 19
Loans on real estate	1,139,416 31	Due depositors	1,334,135 72
Loans on stocks and bonds	75,360 96	Other liabilities	7,882 61
Money on hand	8,367 97		
Due from banks and bankers	63,480 15		
Other assets	10,932 42		
Total resources	$1,492,191 52	Total liabilities	$1,492,191 52

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. N. Avery, 113; Gail B. Johnson, 123; L. W. Blinn, 5; C. N. Flint, 40; Chas. Brode, 21; Joseph Kurtz, 10; Victor Ponet, 5; H. W. Stoll, 5; E. Eyraud, 5. Total number of shares held by the Directors is 327.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$27,031 08	$30,000 00
Riverside	13,874 58	15,000 00
Orange	1,447 35	1,750 00
Totals	$42,353 01	$46,750 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$1,003,095 34	$1,500,000 00
San Bernardino	74,027 45	150,000 00
Riverside	70,188 48	145,000 00
Orange	56,691 00	110,000 00
Kings	500 00	3,000 00
San Diego	1,500 00	3,000 00
Kern	6,000 00	15,000 00
Ventura	600 00	1,500 00
Tulare	2,175 00	3,000 00
Totals	$1,214,777 27	$1,930,500 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$40,000 00	$51,650 00	$53,050 00
United States 2% bonds of 1930	20,000 00	20,414 70	20,700 00
United States 3% bonds of 1908	200 00	216 00	218 50
Totals	$60,200 00	$72,280 70	$73,968 50

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Fresno city bonds	$16,500 00	$16,769 31	$16,769 31
Stockton city bonds	8,000 00	8,200 00	8,200 00
Santa Ana high school bonds	12,000 00	12,391 65	12,391 65
Traction railway (Los Angeles) bonds	15,000 00	15,000 00	15,300 00
Rosedale cemetery (Los Angeles) bonds	9,000 00	6,000 00	9,000 00
Evergreen cemetery (Los Angeles) bonds	25,000 00	5,000 00	6,500 00
Santa Ana Gas and Electric Co. bonds	13,000 00	10,000 00	12,350 00
Southern California Building and Loan Association (Los Angeles) stock	525 00	400 00	525 00
German-American Savings Bank stock	1,000 00	1,200 00	1,500 00
Alhambra Bank stock	800 00	400 00	800 00
Totals	$100,825 00	$75,360 96	$83,335 96

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants National Bank, Los Angeles	$5,839 72
First National Bank, Los Angeles	5,132 20
Los Angeles National Bank, Los Angeles	5,345 15
Citizens Bank, Los Angeles	8,323 84
California Bank, Los Angeles	4,711 49
National City Bank, New York	4,674 32
Wells, Fargo & Co.'s Bank, San Francisco	1,966 49
San Francisco Savings Union	10,586 07
National Bank of Commerce, Kansas City	15,035 86
First National Bank, Denver	1,865 01
Total	$63,480 15

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Advances on foreclosure cases not settled, etc.	$1,996 05
Dividends to depositors since July 1, 1900	293 60
Total	$2,289 65

LOS ANGELES SAVINGS BANK.

(Incorporated April 8, 1884.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN E. PLATER, President. WM. CASWELL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$84,467 76	Capital paid in coin	$100,000 00
Miscellaneous bonds	746,886 25	Profit and loss, and contingent fund	28,855 87
Loans on real estate	1,285,208 51	Due depositors	2,168,041 33
Money on hand	12,182 59		
Due from banks and bankers	166,152 09		
Other assets	2,000 00		
Total resources	$2,296,897 20	Total liabilities	$2,296,897 20

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 230; John E. Plater, 400; Herman W. Hellman, 150; I. W. Hellman, Jr., 80; W. M. Caswell, 10. Total number of shares held by Directors is 870.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$43,559 91
Riverside	40,907 85
Total	$84,467 76

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Kern	$2,000 00
Orange	35,386 75
Riverside	3,724 20
San Bernardino	147,500 75
San Diego	4,500 00
Tulare	30,000 00
Ventura	11,500 00
Los Angeles	1,050,596 81
Total	$1,285,208 51

Amount Invested in Bonds.

	Par Value.	Amt. Invested.
Hawaiian Commercial Co. bonds	$50,000 00	$52,250 00
Los Angeles County bonds	3,000 00	3,000 00
Los Angeles Lighting Co. bonds	10,000 00	10,000 00
Northern California Railway Co. bonds	75,000 00	79,750 00
Northern Railway of California bonds	75,000 00	84,750 00
Oakland Water Co. bonds	70,000 00	73,500 00
Spring Valley Water Co. bonds	50,000 00	50,585 00
Temple Street Cable Railway bonds	9,000 00	8,900 00
Oceanic Steamship Co. bonds	50,000 00	51,750 00
United States bonds	302,500 00	332,401 25
Totals	$694,500 00	$746,886 25

Amount Due from, or Deposited with, other Banks or Bankers.

Nevada National Bank, San Francisco	$25,150 82
Farmers and Merchants Bank, Los Angeles	141,001 27
Total	$166,152 09

MAIN STREET SAVINGS BANK—LOS ANGELES.

(Incorporated October 28, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. L. Duque, President. E. J. Vawler, Jr., Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$56,664 29	Capital paid in coin	$100,000 00
United States bonds	133,783 53	Reserve fund	10,500 00
Loans on real estate	428,716 25	Profit and loss, and contingent fund	4,145 32
Money on hand	2,536 05	Due depositors	567,909 06
Due from banks and bankers	58,755 42	Other liabilities	30 75
Other assets	2,129 59		
Total resources	$682,585 13	Total liabilities	$682,585 13

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: H. W. Hellman, 50; I. N. Van Nuys, 100; O. T. Johnson, 40; H. W. O'Melveny, 20; L. Winter, 20; Kaspare Cohn, 30; W. G. Kerckhoff, 20; Abe Haas, 25; T. L. Duque, 957. Total number of shares held by the Directors is 1,262.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$38,811 16	$51,000 00
Orange	15,988 43	5,000 00
San Bernardino	1,864 70	1,500 00
Totals	$56,664 29	$57,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$355,216 25	$888,040 00
Orange	58,500 00	109,000 00
San Diego	15,000 00	50,000 00
Totals	$428,716 25	$1,047,040 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered and coupon bonds of 1907	$118,000 00	$133,347 53	$135,995 00
United States 3% coupon bonds of 1918	400 00	436 00	437 00
Totals	$118,400 00	$133,783 53	$136,432 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$6,249 23
Nevada National Bank, San Francisco	1,370 29
Importers and Traders National Bank, New York	50,042 62
California Savings and Loan Society, San Francisco	1,018 85
Traders Bank, Tacoma	74 43
Total	$58,755 42

SOUTHERN CALIFORNIA SAVINGS BANK—LOS ANGELES.

(Incorporated January 3, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. BRALY, President. CHAS. H. TOLL, Cashier.

Resources.		*Liabilities.*	
Bank premises	$35,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	8,062 90	Reserve fund	10,000 00
Miscellaneous bonds	260,059 00	Profit and loss, and contingent fund	34,829 63
Loans on real estate	1,272,696 37	Due depositors	1,556,052 82
Loans on stocks and bonds	1,854 00	Other liabilities	10,499 49
Loans on other securities (grain, etc.)	13,350 00		
Loans on personal security and overdrafts	920 04		
Money on hand	12,389 41		
Due from banks and bankers	50,504 50		
Other assets	6,545 72		
Total resources	$1,661,381 94	Total liabilities	$1,661,381 94

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Braly, 150; J. M. Elliott, 100; W. C. Patterson, 30; F. A. Gibson, 10; W. D. Woolwine, 10; H. Jevne, 10; A. H. Braly, 250. Total number of shares held by the Directors is 560.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$1,250 00	$500 00
Ventura	7,193 00	11,000 00
Arizona Territory	1,193 25	1,500 00
Los Angeles	725 00	900 00
	$10,361 25	
Less profits on former sales	2,298 35	
Totals	$8,062 90	$13,900 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$637,347 70	$1,274,700 00
Ventura	94,300 00	188,600 00
Riverside	56,530 00	113,060 00
San Bernardino	197,713 20	395,400 00
Tulare	29,108 00	58,200 00
Kern	24,750 00	50,000 00
Orange	37,112 73	74,000 00
Kings	10,000 00	20,000 00
San Diego	42,097 90	84,000 00
Arizona Territory	143,736 84	286,000 00
Totals	$1,272,696 37	$2,543,960 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
$142,000 United States registered new 4's	$142,000 00	$191,345 00	$188,860 00
26,420 United States registered 3's 900 United States coupon 3's	27,320 00	29,919 00	29,778 80
19 San Antonio Water Co. bonds	19,000 00	19,195 00	19,195 00
20 Los Angeles Traction Co. bonds	20,000 00	19,600 00	20,000 00
Totals	$208,320 00	$260,059 00	$257,833 80

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
10 shares Anaheim Union Water Co. stock	$1,000 00	$279 00	$300 00
8 shares Anaheim Union Water Co. stock	800 00	150 00	240 00
5 shares Anaheim Union Water Co. stock	500 00	100 00	150 00
3 United States 3% bonds, $100 each	300 00	275 00	325 00
36 shares Placentia Fruit Co. stock		1,050 00	7,000 00
Totals		$1,854 00	$8,015 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
One pass book, term deposit	$500 00	$514 84
Mortgage on crop of oranges at Alhambra	2,500 00	2,500 00
Warehouse receipts—194,800 lbs barley	1,350 00	1,750 00
Warehouse receipts—613,420 lbs wheat	5,500 00	7,660 00
Warehouse receipts—445,500 lbs wheat	3,500 00	5,560 00
Totals	$13,350 00	$17,984 84

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$17,867 78
Los Angeles National Bank	894 38
Hanover National Bank, New York	26,959 15
Bank of California, San Francisco	1,324 38
California Bank, Los Angeles	969 80
National Bank of California, Los Angeles	750 00
Citizens Bank, Los Angeles	199 13
Los Nietos Valley Bank, Downey	566 00
Peoples Bank, Pomona	358 11
Farmers Exchange Bank, San Bernardino	615 77
Total	$50,504 50

SECURITY SAVINGS BANK—LOS ANGELES.

(Incorporated January 11, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. F. Sartori, President. W. D. Longyear, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$34,706 74	Capital paid in coin	$100,000 00
Miscellaneous bonds	225,627 15	Reserve fund	40,000 00
Loans on real estate	1,717,932 39	Profit and loss, and contingent fund	15,763 73
Money on hand	60,599 90	Due depositors	2,183,051 89
Due from banks and bankers	298,791 71	Other liabilities	6,219 11
Other assets	7,376 84		
Total resources	$2,345,034 73	Total liabilities	$2,345,034 73

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. F. Sartori, 373; H. J. Fleishman, 25; J. A. Graves, 25; M. L. Fleming, 474; F. O. Johnson, 10; J. H. Shankland, 5; H. W. Hellman, 50; M. S. Hellman, 338; W. L. Graves, 10; Henderson Hayward, 10; W. D. Longyear, 193. Total number of shares held by the Directors is 1,513.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$7,055 50
Riverside	13,149 70
San Bernardino	11,411 31
Orange	3,090 23
Total	$34,706 74

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Los Angeles	$1,570,705 51
Riverside	39,786 00
Orange	34,430 88
Santa Barbara	30,000 00
Kern	9,200 00
Tulare	600 00
San Bernardino	33,210 00
Total	$1,717,932 39

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1925	$40,000 00	$49,000 00	$53,200 00
United States 4% coupon bonds of 1907	127,000 00	145,288 75	146,050 00
United States 3% coupon bonds of 1918	21,000 00	21,040 00	22,890 00
Covina School District bonds	5,400 00	6,048 40	6,048 40
Fremontville School District bonds	250 00	250 00	250 00
Monrovia (Cal.) Municipal Improvement bonds	4,000 00	4,000 00	4,000 00
Totals	$197,650 00	$225,627 15	$232,438 40

Amount Due from, or Deposited with, other Banks or Bankers.

Chase National Bank, New York	$120,524 27
Farmers and Merchants Bank, Los Angeles	70,817 97
Nevada National Bank of San Francisco	39,624 93
Merchants National Bank, Los Angeles	32,708 14
National Bank of California, Los Angeles	34,704 90
First National Bank	411 50
Total	$298,791 71

Description of Other Assets.

	Amt. on Books.
Interest paid on certificates of deposit and accounts since July 1, 1900	$712 81

UNION BANK OF SAVINGS—LOS ANGELES.

(Incorporated January 27, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. S. Bartlett, President. W. E. McVay, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,431 65	Capital paid in coin	$30,000 00
Miscellaneous bonds	69,532 20	Reserve fund	6,000 00
Loans on real estate	467,440 60	Profit and loss, and contingent fund	6,621 45
Money on hand	18,776 86	Due depositors	675,106 72
Due from banks and bankers	136,565 10	Other liabilities	159 99
Other assets	23,141 75		
Total resources	$717,888 16	Total liabilities	$717,888 16

The amount of capital stock is $200,000; amount subscribed is $30,000; amount paid in coin is $30,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Elliott, 25; R. H. F. Variel, 16; A. E. Pomeroy, 6; J. C. Drake, 7; R. H. Miner, 5; W. E. McVay, 6; W. S. Bartlett, 31. Total number of shares held by the Directors is 96.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$2,431 65	$2,800 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$42,801 00	$95,650 00
San Diego	400 00	1,200 00
San Bernardino	16,884 45	46,000 00
Orange	19,400 00	48,250 00
Kern	461 00	2,000 00
Los Angeles	387,339 15	1,051,500 00
Fresno	155 00	350 00
Totals	$467,440 60	$1,244,950 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles Traction Co. bonds	$40,000 00	$40,000 00	$40,000 00
United States 4's, new	20,000 00	26,812 50	26,812 50
United States 3's	140 00	152 20	152 20
United States 4's, old	500 00	567 50	567 50
Totals	$60,640 00	$69,532 20	$69,532 20

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Los Angeles	$19,908 75
Los Angeles National Bank, Los Angeles	7,537 70
National Bank of California, Los Angeles	5,000 00
Bank of California, San Francisco	9,270 84
Commercial National Bank, Chicago	30,694 77
First National Bank, New York	6,568 33
Mercantile Trust Co., New York	53,541 03
Bank of Tustin	3,000 00
Sundry banks (collections)	1,043 68
Total	$136,565 10

NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

(Incorporated December 7, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. U. Hofstetter, President. G. R. Eckart, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$57,970 68	Capital paid in coin	$40,000 00
Miscellaneous bonds	132,444 43	Reserve fund	8,300 00
Loans on real estate	201,050 09	Due depositors	661,475 06
Loans on other securities (grain, etc.)	27,075 75	Other liabilities	2 50
Money on hand	13,281 35		
Due from banks and bankers	269,623 91		
Other assets	8,331 35		
Total resources	$709,777 56	Total liabilities	$709,777 56

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $40,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. U. Hofstetter, 100; N. D. Rideout, 1,217; Heiman Cheim, 75; Dan T. Cole, 50; Dan P. Donahoe, 50; Dunning Rideout, 50; G. R. Eckart, 25. Total number of shares held by the Directors is 1,567.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	$48,493 51	$48,493 51
Butte	9,477 17	9,477 17
Totals	$57,970 68	$57,970 68

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$75,507 98	$126,400 00
Sutter	94,966 61	190,000 00
Yuba	27,575 50	62,600 00
Tehama	3,000 00	4,000 00
Totals	$201,050 09	$383,000 00

Amount Invested in Bonds.

	Par Value.	Amt Invested.	Market Value.
United States 4% coupon bonds of 1907	$25,000 00	$28,456 93	$28,625 00
Spring Valley Water Works 4% second mortgage bonds	100,000 00	103,987 50	103,987 50
Totals	$125,000 00	$132,444 43	$132,612 50

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain in warehouse (insured against loss by fire)	$27,075 75	$30,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

The Rideout Bank, Marysville	$252,838 60
The Rideout Bank (Gridley Agency)	16,127 99
London and San Francisco Bank (Ld.), San Francisco	657 32
Total	$269,623 91

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest account	$2,689 12	$2,689 12
Ranch personal property account	1,302 38	1,302 38
Advances on crops account (secured by grain in warehouse)	1,062 73	1,062 73
Totals	$5,054 23	$5,054 23

MERCED SECURITY SAVINGS BANK.

(Incorporated March 11, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

L. R. FANCHER, President. J. F. CARLSTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,543 71	Capital paid in coin	$100,000 00
Real estate taken for debt	107,733 44	Reserve fund	50,000 00
Miscellaneous bonds	179,100 00	Profit and loss, and contingent fund	10,797 67
Loans on real estate	367,548 03	Due depositors	708,727 11
Loans on other securities (grain, etc.)	67,070 43	Other liabilities	3,561 45
Money on hand	20,108 41		
Due from banks and bankers	92,109 06		
Other assets	28,873 15		
Total resources	$873,086 23	Total liabilities	$873,086 23

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $100,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $33 33⅓.

The names of the Directors, and number of shares of stock held by each, are as follows: Horace Davis, 609; L. R. Fancher, 318; A. Bickford, 45; W. A. Turner, 10; G. S. Bloss, 5; M. C. Burchell, 10; J. F. Carlston, 51. Total number of shares held by the Directors is 1,048.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$4,000 00	$107,733 44
Merced	103,733 44	
Totals	$107,733 44	$107,733 44

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$6,100 00	$9,300 00
Mariposa	11,733 48	20,000 00
Tulare, Tuolumne, San Luis Obispo, Merced	349,714 55	604,000 00
Totals	$367,548 03	$633,300 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$120,000 00	$145,600 00	$160,000 00
Fresno city 5% bonds	20,000 00	20,000 00	20,500 00
Redding city 5% bonds	13,500 00	13,500 00	13,750 00
Totals	$153,500 00	$179,100 00	$194,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Loans on warehouse certificates for wheat, etc.	$67,070 43	$85,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank (Limited), San Francisco	$12,441 06
Bank of California, San Francisco	1,830 94
Farmers and Merchants Bank, Stockton	17,184 20
Stockton Savings and Loan Society	25,360 05
First National Bank, Stockton	9,865 52
Farmers and Merchants Bank, Los Angeles	24,652 78
Laidlaw & Co., New York	765 51
Total	$92,109 06

UNION SAVINGS BANK—MODESTO.

(Incorporated April 2, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

O. MCHENRY, President. J. E. WARD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$38,571 62	Capital paid in coin	$30,000 00
Loans on real estate	192,266 85	Reserve fund	3,500 00
Due from banks and bankers	57,462 39	Profit and loss, and contingent fund	2,906 00
		Due depositors	251,894 86
Total resources	$288,300 86	Total liabilities	$288,300 86

The amount of capital stock is $300,000; amount subscribed is $100,000; amount paid in coin is $30,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: O. McHenry, 461; W. B. Wood, 40; A. Hewel, 50; J. P. Fuller, 22; Garrison Turner, 20. Total number of shares held by the Directors is 593.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$35,571 62	$45,000 00
Merced	3,000 00	4,000 00
Totals	$38,571 62	$49,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Madera	$2,800 00	$5,000 00
Merced and Stanislaus	9,000 00	15,000 00
Merced	3,200 00	5,200 00
Stanislaus	177,266 85	295,500 00
Totals	$192,266 85	$320,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Modesto	$57,462 39

CENTRAL BANK—OAKLAND.

(Incorporated September 8, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. G. PALMANTEER, Vice-President. C. R. YATES, Cashier.

Resources.		*Liabilities.*	
Bank premises	$261,081 28	Capital paid in coin	$300,000 00
Miscellaneous bonds and warrants	22,905 43	Reserve fund	17,000 00
Loans on real estate	980,678 95	Undivided profits	93,176 37
Loans on stocks, bonds, and warrants	281,540 27	Due depositors	2,206,724 38
Loans on other securities (grain, etc.)	165,100 40	Other liabilities	59,445 92
Loans on personal security and overdrafts	686,416 35		
Money on hand	69,612 32		
Due from banks and bankers	196,211 60		
Other assets	12,800 07		
Total resources	$2,676,346 67	Total liabilities	$2,676,346 67

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. C. Perkins, 100; H. C. Morris, 1,330; Geo. D. Metcalf, 50; W. G. Palmanteer, 895; W. S. Phelan, 25; J. W. Phillips, 175; C. D. Pierce, 150; Thomas Crellin, 300; H. S. Morris, 100; Anson S. Blake, 70. Total number of shares held by the Directors is 3,195.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$952,695 95	$1,300,000 00
Solano	6,383 00	15,000 00
San Francisco	400 00	400 00
Santa Clara	20,000 00	40,000 00
San Joaquin	1,200 00	3,000 00
Totals	$980,678 95	$1,358,400 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	$5,250 00	$6,500 00	$6,594 00
150 San Francisco gas and electric bonds	15,000 00	7,217 75	7,650 00
Alameda County and Oakland city warrants	9,258 68	9,187 68	9,258 68
Totals	$29,508 68	$22,905 43	$23,502 68

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Bonds, stocks, etc., of quasi-public and industrial corporations	$350,000 00	$281,540 27	$325,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat, canned goods, tin plate, etc., in Alameda, San Joaquin, Contra Costa, and other counties within this State	$165,100 40	$210,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$32,571 68
Chase National Bank, New York	115,544 45
Metropolitan National Bank, Chicago	28,569 92
Sundry banks	19,525 55
Total	$196,211 60

FARMERS AND MERCHANTS SAVINGS BANK—OAKLAND.

(Incorporated November 10, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

EDSON F. ADAMS, President. JAMES C. MCKEE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,640 51	Capital paid in coin	$70,100 00
Loans on real estate	395,957 59	Profit and loss, and contingent fund	21,128 18
Money on hand	12,075 90	Due depositors	472,969 28
Due from banks and bankers	151,471 93	Other liabilities	4,796 88
Other assets	2,848 41		
Total resources	$568,994 34	Total liabilities	$568,994 34

The amount of capital stock is $500,000; amount paid in coin is $70,100. The total number of shares of stock issued is 701; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. S. Farrelly, 50; S. B. McKee, 25; H. H. Pitcher, 10; H. F. Gordon, 10; Chas. E. Palmer, 20; E. F. Adams, 20; A. W. Schafer, 50; W. H. Taylor, 50; J. C. Adams, 20; F. S. Osgood, 20; J. C. McKee, 25. Total number of shares held by the Directors is 300.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$3,189 84	$3,500 00
Contra Costa	3,450 67	3,600 00
Totals	$6,640 51	$7,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$342,957 59	$829,000 00
Contra Costa	3,000 00	10,000 00
Tuolumne	50,000 00	100,800 00
Totals	$395,957 59	$939,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Union National Bank of Oakland	$151,471 93

OAKLAND BANK OF SAVINGS.

(Incorporated August 13, 1867.)

Showing its Financial Condition at Close of Business August 11, 1900.

ISAAC L. REQUA, President. W. W. GARTHWAITE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$100,000 00	Capital paid in coin	$480,000 00
Real estate taken for debt	109,705 56	Reserve fund	116,283 37
Miscellaneous bonds, stocks, and warrants	3,636,665 89	Profit and loss, and contingent fund	50,000 00
Loans on real estate	2,569,321 53	Due depositors	6,733,299 57
Loans on stocks, bonds, and warrants	257,755 00	Due banks and bankers	7,511 53
Loans on other securities (grain, etc.)	141,239 08	Other liabilities	64,198 29
Loans on personal security and overdrafts	209,866 04		
Money on hand	138,511 97		
Due from banks and bankers	280,637 60		
Other assets	7,590 09		
Total resources	$7,451,292 76	Total liabilities	$7,451,292 76

The amount of capital stock is $1,000,000; amount subscribed is $960,000; amount paid in coin is $480,000. The total number of shares of stock issued is 9,600; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Clift, 305; Geo. H. Collins, 175; Horace Davis, 330; Wm. R. Davis, 100; E. A. Haines, 600; James Moffitt, 490; Isaac L. Requa, 60; Henry Rogers, 60; Arthur A. Smith, 205. Total number of shares held by the Directors is 2,325.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$55,960 79	$110,000 00
Fresno	16,666 13	
Tulare	37,078 64	
Totals	$109,705 56	$110,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$2,453,523 90	$5,400,000 00
Contra Costa	400 00	
Colusa	47,854 83	
Fresno	13,940 87	
Glenn	15,012 82	
Solano	12,266 78	
Solano and Sutter	20,022 33	
San Benito	5,500 00	
Tulare	800 00	
Totals	$2,569,321 53	$5,400,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.	Market Value.
United States bonds	$1,405,500 00	$3,715,000 00
Bonds secured by first mortgage on property within this State; bonds of municipal corporations; and bonds and stocks of other solvent corporations	2,219,087 10	
City and county warrants	12,078 79	12,078 79
Totals	$3,636,665 89	$3,727,078 79

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value
Bonds and stocks of various corporations, such as banks, etc.	$257,755 00	$500,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Savings pass books, temporary assignment of mortgage, warehouse receipts for grain	$141,239 08	$175,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$26,958 41
Bank of California, San Francisco	114,853 47
Laidlaw & Co., New York	8,444 33
Bank of America, New York	106,832 82
Continental National Bank, Chicago	8,664 23
N. M. Rothschild & Sons, London	12,205 54
Various interior collections	2,678 80
Total	$280,637 60

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Internal revenue stamps on hand	$1,585 60	$1,585 60

STATE SAVINGS BANK—OAKLAND.

(Incorporated March 24, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. C. MCMULLEN, President. R. J. MCMULLEN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$10,050 29	Capital paid in coin	$100,000 00
County warrants	2,488 00	Reserve fund	10,200 00
Loans on real estate	260,806 38	Profit and loss, and contingent fund	582 96
Loans on personal security and overdrafts	1,145 42	Due depositors	181,685 30
Money on hand	5,689 57	Other liabilities	296 56
Due from banks and bankers	8,158 98		
Other assets	4,426 18		
Total resources	$292,764 82	Total liabilities	$292,764 82

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. McMullen, 334; V. D. Moody, 200; J. B. Lanktree, 50; Charles H. Jones, 10; W. C. Moody, 5. Total number of shares held by the Directors is 599.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$10,050 29	$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$255,982 97	$485,995 00
San Francisco	1,002 40	2,500 00
San Joaquin	2,393 12	2,500 00
San Diego	67 00	200 00
Shasta	550 00	1,500 00
Placer	200 00	1,000 00
Contra Costa	325 44	1,000 00
State of Arkansas	285 45	500 00
Totals	$260,806 38	$495,195 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Oakland	$3,156 45
Nevada National Bank, San Francisco	5,002 53
Total	$8,158 98

UNION SAVINGS BANK—OAKLAND.

(Incorporated May 26, 1869.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. G. HENSHAW, President. A. E. H. CRAMER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$68,900 00	Capital paid in coin	$300,000 00
Real estate taken for debt	147,458 90	Reserve fund	100,000 00
Miscellaneous bonds, stocks, and warrants	698,928 95	Profit and loss, and contingent fund	25,000 00
Loans on real estate	2,299,688 90	Due depositors	3,443,186 17
Loans on stocks, bonds, and warrants	255,595 00	Other liabilities	16,493 85
Loans on other securities (grain, etc.)	16,050 00		
Loans on personal security and overdrafts	62,559 60		
Money on hand	153,183 78		
Due from banks and bankers	177,495 36		
Other assets	4,819 53		
Total resources	$3,884,680 02	Total liabilities	$3,884,680 02

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Henshaw, 277; Chas. E. Palmer, 138; R. S. Farrely, 257; Thos. Prather, 102; F. W. Henshaw, 16; Thos. Crellin, 45; Shelby F. Martin, 47; Herman A. Tubbs, 33; A. E. H. Cramer, 5; Geo. E. Grant, 20; H. W. Meek, 1. Total number of shares held by the Directors is 941.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$138,146 65	$180,000 00
Fresno	1,844 56	2,000 00
Contra Costa	7,467 69	7,500 00
Totals	$147,458 90	$189,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$1,877,456 93	$3,785,654 86
Marin	210,000 00	420,000 00
Contra Costa	89,950 00	179,900 00
Santa Clara	2,600 00	5,200 00
San Joaquin	13,930 00	27,860 00
Solano	40,226 97	80,453 94
Stanislaus	15,175 00	30,350 00
Santa Barbara	38,350 00	75,000 00
Fresno	4,000 00	8,000 00
Monterey	5,000 00	10,000 00
Napa	3,000 00	6,000 00
Totals	$2,299,688 90	$4,628,418 80

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds, municipal bonds, and certificates of stocks of sundry solvent corporations	$649,804 95	$698,928 95	$720,534 95

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
On bonds and certificates of capital stock of various solvent corporations, such as bank, street, cable, electric road, steam railroad, etc.	$491,300 00	$255,595 00	$527,550 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, etc.	$16,050 00	$16,050 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$25,876 95
Crocker-Woolworth National Bank, San Francisco	30,335 79
Union National Bank, Oakland	49,000 00
Western National Bank, New York	62,223 49
National Park Bank, New York	5,538 59
First National Bank, Chicago	4,520 54
Total	$177,495 36

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Items in suspense	$65 71	$135 71
Cash advances	70 00	
Totals	$135 71	$135 71

UNION SAVINGS BANK—PASADENA.

(Incorporated February 1, 1895.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. EASON, President. W. M. EASON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$9,152 19	Capital paid in coin	$30,000 00
Loans on real estate	285,827 53	Profit and loss, and contingent fund	10,173 70
Money on hand	1,683 29	Due depositors	289,343 44
Due from banks and bankers	31,068 30		
Furniture and fixtures	1,570 28		
Other assets	215 55		
Total resources	$329,517 14	Total liabilities	$329,517 14

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $30,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: R. Eason, 224; A. R. Metcalfe, 11; N. Bridge, 75; H. C. Durand, 35; W. M. Eason, 60. Total number of shares held by the Directors is 405.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$1,219 97	$1,800 00
Riverside	4,533 09	6,100 00
San Bernardino	3,399 13	5,000 00
Totals	$9,152 19	$12,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$269,416 52	$528,900 00
Orange	4,825 00	12,600 00
Riverside	11,600 00	32,000 00
Totals	$285,841 52	$572,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Pasadena	$680 44
Pasadena National Bank	95 72
State Bank of Chicago	22,887 05
Citizens National Bank, Des Moines, Iowa	7,405 09
Total	$31,068 30

SAVINGS BANK OF REDLANDS.

(Incorporated June 19, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. P. MORRISON, President. JOHN W. WILSON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,844 19	Capital paid in coin	$5,000 00
Loans on real estate	102,370 00	Profit and loss, and contingent fund	2,998 62
Money on hand	839 17	Due depositors	158,864 51
Due from banks and bankers	58,732 37		
Other assets	77 40		
Total resources	$166,863 13	Total liabilities	$166,863 13

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $5,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $5.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 416; Geo. A. Cook, 50; S. C. Haver, 10; Henry Fisher, 102; Theo. Clark, 10; H. H. Garsten, 15. Total number of shares held by the Directors is 603.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$4,144 19	$8,500 00
Riverside	700 00	1,000 00
Totals	$4,844 19	$9,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$100,620 00	$300,000 00
Riverside	1,750 00	7,000 00
Totals	$102,370 00	$307,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Redlands	$58,732 37

RIVERSIDE SAVINGS BANK AND TRUST COMPANY.

(Incorporated September 10, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN J. HEWITT, President. STANLEY J. CASTLEMAN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,278 18	Capital paid in coin	$15,000 00
Loans on real estate	338,200 45	Reserve fund	3,000 00
Money on hand	665 90	Profit and loss, and contingent fund	9,478 76
Due from banks and bankers	119,609 40	Due depositors	439,205 18
Other assets	1,930 01		
Total resources	$466,683 94	Total liabilities	$466,683 94

The amount of capital stock is $100,000; amount subscribed is $15,000; amount paid in coin is $15,000. The total number of shares of stock issued is 150; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John J. Hewitt, 22 7/20; J. A. Simms, 3¾; G. E. Bittinger, 7½; W. L. Peters, 6⅜; M. J. Daniels, 6½; J. S. Castleman, 6; L. C. Waite, 9; S. J. Castleman, 6; I. V. Gilbert, 5¼. Total number of shares held by the Directors is 72 23/40.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$5,278 18	$12,000 00
San Bernardino	1,000 00	1,000 00
Totals	$6,278 18	$13,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$293,860 45	$510,000 00
San Bernardino	44,340 00	85,000 00
Totals	$338,200 45	$595,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Riverside	$119,609 40

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Ranch expense account	$1,478 99
Interest on sundry certificates of deposit	38 12
Total	$1,517 11

FARMERS AND MECHANICS SAVINGS BANK—SACRAMENTO.

(Incorporated September 20, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

B. U. Steinman, President. C. H. Cummings, Cashier.

Resources.		*Liabilities.*	
Bank premises	$71,500 00	Capital paid in coin	$150,000 00
Real estate taken for debt	237,695 48	Reserve fund	17,951 44
Loans on real estate	284,718 33	Profit and loss, and contingent fund	11,850 59
Money on hand	12,760 00	Due depositors	469,944 51
Due from banks and bankers	27,743 92	Other liabilities	3,761 44
Other assets	19,090 25		
Total resources	$653,507 98	Total liabilities	$653,507 98

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $150,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: B. U. Steinman, 500; Dwight Hollister, 200; C. H. Cummings, 100; Geo. A. Smith, 200; Peter B. Green, 100; John Blair, 25; Geo. H. Clark, 20. Total number of shares held by the Directors is 1,145.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	$6,692 77	$6,000 00
Fresno	32,050 58	40,000 00
Napa	42,599 16	75,000 00
Nevada	4,242 50	4,500 00
Placer	18,243 22	20,000 00
Sacramento	59,367 93	76,000 00
Solano	28,441 63	40,000 00
Yolo	41,343 44	50,000 00
Yuba	4,714 25	5,200 00
Totals	$237,695 48	$316,700 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sutter	$10,450 00	$50,000 00
San Joaquin	16,053 50	46,000 00
Lake	2,200 00	5,000 00
Yuba	15,616 93	25,000 00
Washoe, Nevada	12,175 00	30,000 00
Nevada	2,500 00	5,000 00
Fresno	8,000 00	16,000 00
Contra Costa	5,800 00	12,000 00
Napa	29,144 33	75,000 00
Butte	1,400 00	4,000 00
Glenn	7,000 00	17,000 00
Yolo	3,285 24	5,569 00
Amador	8,000 00	10,000 00
Alameda	2,000 00	2,000 00
Placer	43,918 33	90,900 00
Sacramento	117,175 00	257,725 00
Totals	$284,718 33	$651,194 00

Amount Due from, or Deposited with, other Banks or Bankers.

National Bank of D. O. Mills & Co., Sacramento	$18,466 19
California State Bank, Sacramento	7,210 34
Crocker-Woolworth National Bank, San Francisco	2,067 39
Total	$27,743 92

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
J. E. Manlove	$1,281 51
Maxwell lease	9,454 41
C. Koelling	428 65
Napa ranch	3,596 63
J. D. Owens	601 75
E. E. Owens	200 27
Amanda Bond	6 80
Insurance	105 75
Dividend account	5 75
Total	$15,681 52

PEOPLE'S SAVINGS BANK—SACRAMENTO.

(Incorporated May 23, 1879.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. BECKMAN, President. GEO. W. LORENZ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,220 00	Capital paid in coin	$225,500 00
Real estate taken for debt	152,155 30	Reserve fund	91,519 61
United States bonds	58,468 60	Profit and loss, and contingent fund	9,336 74
Loans on real estate	809,968 37	Due depositors	783,840 32
Money on hand	32,999 15	Other liabilities	10,740 97
Due from banks and bankers	51,635 87		
Other assets	4,490 35		
Total resources	$1,120,937 64	Total liabilities	$1,120,937 64

The amount of capital stock is $500,000; amount subscribed is $410,000; amount paid in coin is $225,500. The total number of shares of stock issued is 410,000; the amount paid on each share of stock is $0 55.

The names of the Directors, and number of shares of stock held by each, are as follows: William Beckman, 84,166; J. L. Huntoon, 32,210; William Johnston, 8,301; E. J. Croly, 6,000; Geo. W. Lorenz, 9,806. Total number of shares held by the Directors is 140,483.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$18,470 30	$36,000 00
Colusa	115,499 92	230,000 00
El Dorado	7,504 70	15,000 00
Fresno	82,421 55	166,000 00
Glenn	60,759 47	120,000 00
Lassen	18,500 06	30,000 00
Madera	2,818 49	4,500 00
Napa	20,845 05	40,000 00
Placer	91,826 05	182,000 00
Sutter	23,656 06	40,000 00
Solano	18,950 42	38,000 00
San Joaquin	23,520 29	46,000 00
Stanislaus	34,320 23	65,000 00
Sacramento County	62,547 74	140,000 00
Sacramento City	66,530 14	145,500 00
Tehama	55,144 14	100,000 00
Tulare	4,462 02	10,000 00
Yolo	16,016 85	32,000 00
Yuba	11,605 79	22,000 00
Washoe, Nevada	47,610 60	95,000 00
Humboldt, Nevada	26,958 50	45,000 00
Totals	$809,968 37	$1,602,000 00

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tehama	$50,527 30
Glenn	38,891 09
Sacramento	15,583 99
Fresno	20,008 40
Colusa	18,267 76
Solano	3,586 05
Placer	5,290 71
Total	$152,155 30

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
18 United States 3% coupon bonds, $500 each	$9,000 00	$8,820 00	$9,720 00
10 United States 3% coupon bonds, $1,000 each	10,000 00	10,625 00	10,800 00
3 United States 3% registered bonds	25,000 00	26,449 90	27,000 00
10 United States 4% reg'red bonds, $1,000 each	10,000 00	12,573 70	13,200 00
Totals	$54,000 00	$58,468 60	$60,720 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$3,595 28
Crocker-Woolworth National Bank, San Francisco	7,487 18
Wells, Fargo & Co.'s Bank, New York	2,271 34
America National Bank, Chicago	22,020 58
Washoe County Bank, Reno, Nevada	13,244 67
National Bank of D. O. Mills & Co., Sacramento	3,016 82
Total	$51,635 87

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Unsecured notes	$11 00
Revenue tax account	147 59
Wheat, barley, and hay in warehouses	2,651 31
Donation account	20 00
Total	$2,829 90

SACRAMENTO BANK.

(Incorporated January 28, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. P. COLEMAN, President. ED. R. HAMILTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$400,000 00
Real estate taken for debt	983,995 97	Reserve fund (surplus)	51,000 00
United States bonds	529,550 00	Profit and loss, and contingent fund	3,088 39
Loans on real estate	1,743,650 65	Due depositors	3,008,513 42
Money on hand	66,525 89	Other liabilities	19,959 95
Due from banks and bankers	32,559 01		
Expenses	3,322 93		
Other assets	46,957 31		
Interest due	51,000 00		
Total resources	$3,482,561 76	Total liabilities	$3,482,561 76

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $400,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Coleman, 705; P. Scheld, 1,348; M. E. Ross, 1,100; F. R. Dray, 360; Ed. R. Hamilton, 545. Total number of shares held by the Directors is 4,058.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$19,633 00	$19,700 00
Calaveras	1,054 00	1,100 00
Colusa	3,500 00	3,500 00
Fresno	399,566 00	399,600 00
Glenn	37,527 00	37,600 00
Kern	7,870 00	7,900 00
Kings	80,296 00	80,500 00
Madera	31,348 00	31,500 00
Merced	44,157 00	44,200 00
Napa	55 00	100 00
Placer	2,103 00	2,200 00
Sacramento	55,969 00	56,000 00
Solano	4,000 00	4,000 00
San Joaquin	22,332 00	22,500 00
Stanislaus	83,335 00	83,400 00
Sutter	11,023 00	11,100 00
Tehama	1,720 00	1,800 00
Tulare	166,508 00	167,000 00
Tuolumne	8,469 00	8,500 00
Yolo	3,530 00	3,600 00
Totals	$983,995 97	$985,800 00

This real estate is charged with the amount of the original loans and some taxes added, the accrued interest, expenses, and $56,000 having been charged to the Reserve Fund.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.*
Amador	$3,300 00	$6,000 00
Butte	56,232 00	100,000 00
Colusa	9,386 00	16,000 00
El Dorado	4,077 00	7,000 00
Fresno	317,653 00	550,000 00
Kings	119,404 00	200,000 00
Glenn	283,549 00	500,000 00
Kern	701 00	1,200 00
Lake	3,028 00	5,200 00
Madera	99,638 00	175,000 00
Mariposa	4,937 00	8,500 00
Merced	29,113 00	50,000 00
Nevada	3,565 00	6,000 00
Napa	100 00	200 00
Placer	57,674 00	100,000 00
San Joaquin	27,650 00	50,000 00
Sacramento	272,292 00	500,000 00
Stanislaus	191,932 00	350,000 00
Solano	32,956 00	55,000 00
Sutter	13,210 00	24,000 00
Tulare	156,658 00	270,000 00
Yolo	56,595 00	100,000 00
Totals	$1,743,650 00	$3,074,100 00

* When loans were made.

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
250 United States 4% registered bonds	$250,000 00	$529,550 00	$530,550 00
100 United States 4% coupon bonds	100,000 00		
5 United States 4% registered bonds	50,000 00		
1 United States 3% registered bonds	500 00		
Totals	$400,500 00	$529,550 00	$530,550 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants Exchange National Bank, New York	$830 48
Nevada National Bank, San Francisco	1,777 15
Crocker-Woolworth National Bank, San Francisco	11,852 64
National Bank of D. O. Mills & Co., Sacramento	5,017 62
California State Bank, Sacramento	13,081 12
Total	$32,559 01

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Grain in warehouse	$43,471 90	$45,000 00
Trays, sweat-boxes, etc.	3,485 41	3,500 00
Totals	$46,957 31	$48,500 00

ORANGE COUNTY SAVINGS BANK—SANTA ANA.

(Incorporated April 8, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. PALMER, President. C. F. MANSUR, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,452 36	Capital paid in coin	$20,000 00
Real estate taken for debt	14,467 24	Reserve fund	5,000 00
United States bonds	4,693 50	Profit and loss, and contingent fund	3,669 14
Loans on real estate	233,040 29	Due depositors	274,467 69
Real estate sold on contract	1,392 75	Other liabilities	1,735 89
Money on hand	23,356 40		
Due from banks and bankers	13,220 14		
Other assets	5,250 04		
Total resources	$304,872 72	Total liabilities	$304,872 72

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 100; the amount paid on each share of stock is $200.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 10; I. N. Rafferty, 10; D. Halliday, 10; Carey R. Smith, 10; C. E. French, 25½. Total number of shares held by the Directors is 65½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$14,467 24	$19,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$1,500 00	$3,000 00
Los Angeles	16,299 56	30,000 00
Orange	186,895 84	400,000 00
Riverside	24,600 00	60,000 00
San Bernardino	1,320 00	3,500 00
San Diego	2,424 89	10,000 00
Totals	$233,040 29	$506,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered bonds of 1907	$4,200 00	$4,693 50	$4,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Commercial Bank of Santa Ana	$10,375 53
First National Bank of Santa Ana	1,802 53
The Bank of Tustin	1,042 08
Total	$13,220 14

SANTA BARBARA SAVINGS AND LOAN BANK.

(Incorporated March 19, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEO. S. EDWARDS, President. W. B. METCALF, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$40,988 85	Capital paid in coin	$10,000 00
Miscellaneous bonds and warrants	96,781 43	Reserve fund	15,000 00
Loans on real estate	350,072 03	Profit and loss, and contingent fund	905 46
Due from banks and bankers	59,113 81	Due depositors	521,155 29
Other assets	104 63		
Total resources	$547,060 75	Total liabilities	$547,060 75

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. S. Edwards, 500; Joseph Sexton, 50; James A. Blood, 25; W. C. Shaw, 20; E. J. Knapp, 10; Alfred Edwards, 70; Paul R. Wright, 5. Total number of shares held by the Directors is 680.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$40,988 85	$50,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$333,627 03	$685,000 00
Ventura	5,745 00	10,000 00
Fresno	600 00	1,500 00
San Luis Obispo	100 00	500 00
Jefferson County, Alabama	10,000 00	35,000 00
Totals	$350,072 03	$732,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4's of 1925	$5,000 00	$19,283 61	$21,210 00
United States 2's (new)	14,000 00		
County warrants	2,932 67	2,932 67	2,932 67
City warrants	800 25	800 25	800 25
Sundry school and municipal bonds	68,185 00	73,764 90	73,764 90
Totals	$90,917 92	$96,781 43	$98,707 82

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Commercial Bank, Santa Barbara	$7,689 61
Mercantile Trust Co., San Francisco	2,488 23
Western National Bank, New York	20,469 52
Chase National Bank, New York	28,466 45
Total	$59,113 81

SAVINGS BANK OF SAN BERNARDINO.

(Incorporated December 2, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN ANDRESON, President. S. F. ZOMBRO, Secretary and Treasurer.

Resources.		*Liabilities.*	
Real estate taken for debt	$17,096 50	Capital paid in coin	$10,000 00
Loans on real estate	1,000 00	Reserve fund	1,200 00
Money on hand	26 70	Profit and loss, and contingent fund	1,322 68
Due from banks and bankers	2,166 00	Due depositors	1,695 52
		Other liabilities	6,071 00
Total resources	$20,289 20	Total liabilities	$20,289 20

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000, The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 290; Richard Gird, 229½; John Andreson, 34¼; Jas. Fleming, 34¼; Richard Stewart, 10; Sam'l Rolfe, 6¼; S. F. Zombro, 30; F. C. Drew, 12½; John Andreson, Jr., 6. Total number of shares held by the Directors is 652¾.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$17,096 50	$27,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$1,000 00	$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers Exchange Bank, San Bernardino	$2,166 00

CITY SAVINGS BANK—SANTA CRUZ.

(Incorporated December 6, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. S. DEMING, President. W. D. HASLAM, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$66,324 15	Capital paid in coin	$17,070 00
Miscellaneous bonds	26,753 33	Reserve fund	28,317 80
Loans on real estate	435,644 66	Profit and loss, and contingent fund	10,313 50
Loans on stocks	23,900 00	Due depositors	551,062 61
Money on hand	5,344 23	Other liabilities	4,743 99
Due from banks and bankers	49,339 97		
Other assets	4,201 56		
Total resources	$611,507 90	Total liabilities	$611,507 90

The amount of capital stock is $300,000; amount subscribed is $170,700; amount paid in coin is $17,070. The total number of shares of stock issued is 1,707; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 432; F. O. Hihn, 40; F. D. Baldwin, 40; H. S. Deming, 10; I. L. Thurber, 154; John Brazer, 20. Total number of shares held by the Directors is 866.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$66,324 15	$70,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$2,750 00	$7,000 00
Monterey	37,964 82	72,000 00
San Francisco	91,500 00	290,000 00
San Luis Obispo	68,645 55	90,000 00
Kings	2,500 00	4,000 00
Alameda	7,500 00	12,000 00
Santa Cruz	224,784 29	384,430 00
Totals	$435,644 66	$859,430 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 3% bonds, issue of 1898	$18,000 00	$18,000 00	$19,620 00
Bonds of city of Santa Cruz, issue of 1887	5,753 33	5,753 33	5,753 33
Bonds of city of Santa Cruz, issue of 1889	3,000 00	3,000 00	3,000 00
Totals	$26,753 33	$26,753 33	$28,373 33

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
2850 shares of Stockton Gas and Electric Co. stock	$28,500 00	$23,500 00	$28,500 00
10 shares of Bank Santa Cruz County stock 5 shares Santa Cruz Bank of Savings and Loan stock	500 00	400 00	600 00
Totals	$29,000 00	$23,900 00	$29,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$2,000 00
Donohoe-Kelly Banking Co., San Francisco	70 29
Daniel Meyer, San Francisco	45,269 68
Nevada National Bank, San Francisco	2,000 00
Total	$49,339 97

PEOPLE'S SAVINGS BANK—SANTA CRUZ.

(Incorporated April 26, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

HENRY WILLEY, President. A. A. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,070 83	Capital paid in coin	$8,035 00
Loans on real estate	182,114 84	Reserve fund	16,070 00
Money on hand	6,457 91	Profit and loss, and contingent fund	5,449 44
Due from banks and bankers	73,000 00	Due depositors	235,061 74
Other assets	1,833 93	Other liabilities	861 33
Total resources	$265,477 51	Total liabilities	$265,477 51

The amount of capital stock is $100,000; amount subscribed is $80,350; amount paid in coin is $8,035. The total number of shares of stock issued is 1,607; the amount paid on each share of stock is $5.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Willey, 132; D. McPherson, 174; Wm. Rennie, 25; Wm. Russell, 20; D. C. Clark, 20; J. S. Green, 125. Total number of shares held by the Directors is 496.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$2,070 83	$2,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$138,119 80	$254,800 00
Monterey	30,450 00	89,000 00
San Benito	13,050 00	27,000 00
Solano	495 04	6,000 00
Totals	$182,114 84	$376,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Bank of California, San Francisco	$73,000 00

SANTA CRUZ BANK OF SAVINGS AND LOAN.

(Incorporated March, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. T. JETER, President. F. G. MENEFEE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,429 70	Capital paid in coin	$50,000 00
Real estate taken for debt	63,547 50	Reserve fund	1,982 00
Loans on real estate	417,639 43	Profit and loss, and contingent fund	1,156 17
Loans on bonds	20,000 00	Due depositors	643,122 09
Due from banks and bankers	171,476 99	Other liabilities	278 61
Other assets	3,445 25		
Total resources	$696,538 87	Total liabilities	$696,538 87

The amount of capital stock is $500,000; amount subscribed is $250,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 17; P. B. Fagen, 300; B. F. Porter, 100; R. Thompson, 65; W. H. Lamb, 20; F. G. Menefee, 3; H. E. Irish, 18. Total number of shares held by the Directors is 523.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$63,547 50	$63,547 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$50,903 28	$90,000 00
Santa Clara	14,170 00	25,000 00
Santa Cruz	357,566 15	600,000 00
State of Washington	15,000 00	15,000 00
Totals	$437,639 43	$730,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
60 bonds of Santa Cruz Electric Railway Co.	$60,000 00	$20,000 00	$60,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Santa Cruz County, Santa Cruz	$142,178 53
Anglo-Californian Bank, San Francisco	24,000 00
First National Bank, New York	5,298 46
Total	$171,476 99

SAN DIEGO SAVINGS BANK.

(Incorporated April 15, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEO. HANNAHS, Vice-President. M. T. GILMORE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,359 36	Capital paid in coin	$40,000 00
Loans on real estate	299,079 75	Reserve fund	1,300 00
Money on hand	8,297 27	Profit and loss, and contingent fund	11,844 97
Due from banks and bankers	52,637 03	Due depositors	336,342 21
Other assets	3,113 77		
Total resources	$389,487 18	Total liabilities	$389,487 18

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $40,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Sefton, 549; Geo. Hannahs, 200; O. J. Stough, 240; J. Gruendike, 190; D. F. Garrettson, 6; O. H. Millard, 20; M. T. Gilmore, 45. Total number of shares held by the Directors is 1,250.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$24,859 36	$24,859 36
Riverside	1,500 00	1,500 00
Totals	$26,359 36	$26,359 36

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$290,079 75	$510,000 00
San Francisco	9,000 00	15,000 00
Totals	$299,079 75	$525,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Fourth National Bank, New York	$13,604 44
Bankers National Bank, Chicago	2,102 49
Wells, Fargo & Co.'s Bank, San Francisco	29,803 30
First National Bank, San Diego	7,126 80
Total	$52,637 03

SAVINGS BANK OF ST. HELENA.

(Incorporated January 2, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. BERINGER, President. F. L. ALEXANDER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$29,485 15	Capital paid in coin	$10,000 00
Loans on real estate	37,449 10	Reserve fund	2,650 00
Due from banks and bankers	6,528 68	Profit and loss, and contingent fund	335 27
Other assets	128 40	Due depositors	60,606 06
Total resources	$73,591 33	Total liabilities	$73,591 33

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: F. Beringer, 25; Jacob Graf, 130; G. L. Pratt, 80; F. Salmani, 25; D. Fried, 25. Total number of shares held by the Directors is 285.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$29,485 15	$41,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	$37,449 10	$70,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Carver National Bank, St. Helena	$4,485 19
California Safe Deposit and Trust Co., San Francisco	2,043 49
Total	$6,528 68

THE SAN JOSÉ SAFE DEPOSIT BANK OF SAVINGS.

(Incorporated April 29, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. MCLAUGHLIN, President. J. E. AUZERAIS, Cashier.

Resources.		*Liabilities.*	
Bank premises and safe deposit vaults	$185,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	59,119 12	Reserve fund	200,000 00
Miscellaneous bonds	954,283 67	Due depositors	2,203,180 54
Loans on real estate	587,057 01	Due banks and bankers	2,699 82
Loans on stocks, bonds, and warrants	113,125 00	Other liabilities	11,612 32
Loans on personal security and overdrafts	152,760 27		
Money on hand	59,328 73		
Due from banks and bankers	598,015 35		
Other assets	8,803 53		
Total resources	$2,717,492 68	Total liabilities	$2,717,492 68

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. McLaughlin, 4,210; M. P. O'Connor, 1,200; A. E. Wilder, 120; John F. Brooke, 1,200; J. E. Auzerais, 1,200; H. E. Wilcox, 120; James Gillen, 720. Total number of shares held by the Directors is 8,770.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

Counties Situated In.	Cost on Books.
Santa Clara, Monterey, Tulare, Fresno, Mendocino, Sonoma, Los Angeles	$59,119 12

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	$446,107 01
Monterey	25,250 00
Tulare	12,000 00
San Bernardino	50,000 00
San Benito	14,700 00
Shasta	39,000 00
Total	$587,057 01

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
United States bonds	$247,750 00	$288,078 75
Miscellaneous bonds	604,500 00	666,204 92
Totals	$852,250 00	$954,283 67

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Bonds, stocks, warehouse receipts, and other collateral	$113,125 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Deposited in New York, Chicago, San Francisco, London, Dublin, and Paris	$598,015 35

SECURITY SAVINGS BANK—SAN JOSÉ.

(Incorporated June 23, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

HENRY CURTNER, President. E. C. FLAGG, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$49,146 09	Capital paid in coin	$50,000 00
Loans on real estate	217,207 08	Profit and loss, and contingent fund	604 14
Money on hand	2,842 68	Due depositors	230,341 33
Due from banks and bankers	7,000 00	Other liabilities	260 20
Other assets	5,009 82		
Total resources	$281,205 67	Total liabilities	$281,205 67

The amount of capital stock is $500,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: Paul P. Austin, 280; Henry Booksin, 340; Henry Curtner, 60; W. S. Clayton, 10; E. C. Flagg, 44; L. G. Nesmith 340; Frank Stock, 30. Total number of shares held by the Directors is 1,104.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$10,348 49
Santa Clara	32,965 77
Santa Cruz	1,373 83
San Francisco	4,334 80
San Mateo	20 70
Monterey	102 50
Total	$49,146 09

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	$164,433 60
San Mateo	375 00
Kings	450 00
Santa Cruz	6,365 25
Kern	13,858 00
Monterey	12,529 10
San Benito	19,196 13
Total	$217,207 08

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank of San José	$7,000 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Loan expense account	$2,975 20
Insurance	68 55
Other taxes	16 86
Total	$3,060 61

VISALIA SAVINGS BANK.

(Incorporated January 27, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. E. HYDE, President. C. J. GIDDINGS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$60,298 58	Capital paid in coin	$5,000 00
Loans on real estate	87,150 78	Reserve fund	100 00
Money on hand	5,987 66	Profit and loss, and contingent fund	16,240 67
Other assets	96 95	Due depositors	132,193 30
Total resources	$153,533 97	Total liabilities	$153,533 97

The amount of capital stock is $100,000; amount subscribed is $50,000; amount paid in coin is $5,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 100; C. L. Adams, 100; S. C. Brown, 100; C. J. Giddings, 100. Total number of shares held by the Directors is 400.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$59,922 02	$100,000 00
Kern	376 56	500 00
Totals	$60,298 58	$100,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare	$84,580 78
Kings	2,570 00
Total	$87,150 78

PAJARO VALLEY SAVINGS AND LOAN SOCIETY—WATSONVILLE.

(Incorporated July 19, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. R. PORTER, President. J. J. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,429 51	Capital paid in coin	$10,000 00
Loans on real estate	215,622 00	Reserve fund	7,500 00
Due from banks and bankers	24,451 70	Profit and loss, and contingent fund	10,292 25
Other assets	202 63	Due depositors	213,943 23
		Other liabilities	970 36
Total resources	$242,705 84	Total liabilities	$242,705 84

The amount of capital stock is $100,000; amount subscribed is $10,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Porter, 50; A. B. Chalmers, 119; Peter Cox, 20; F. Mauk, 20; N. A. Wren, 20. Total number of shares held by the Directors is 229.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$2,429 51	$5,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$90,716 00	$175,000 00
Monterey	96,906 00	175,000 00
Santa Clara	14,000 00	25,000 00
Yuba	8,000 00	20,000 00
San Benito	6,000 00	15,000 00
Totals	$215,622 00	$410,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Pajaro Valley Bank, Watsonville	$24,451 70

WATSONVILLE SAVINGS BANK.

(Incorporated December 9, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. M. Bockius, President. H. S. Fletcher, Cashier.

Resources.		*Liabilities.*	
United States bonds	$44,000 00	Capital paid in coin	$10,000 00
Loans on real estate	225,501 95	Reserve fund	10,000 00
Due from banks and bankers	58,196 29	Profit and loss, and contingent fund	6,902 98
Other assets	291 90	Due depositors	299,141 71
		Other liabilities	1,945 45
Total resources	$327,990 14	Total liabilities	$327,990 14

The amount of capital stock is $10,000; amount subscribed is $10,000; amount paid in coin is $10,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $10.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 125; H. S. Fletcher, 125; W. G. Hudson, 125; W. R. Radcliff, 250; Thomas Snodgrass, 125. Total number of shares held by the Directors is 750.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$135,651 95	$400,000 00
Monterey	56,900 00	150,000 00
San Benito	19,950 00	100,000 00
Santa Barbara	5,000 00	20,000 00
San Mateo	8,000 00	20,000 00
Totals	$225,501 95	$690,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Watsonville	$58,196 29

YOLO COUNTY SAVINGS BANK—WOODLAND.

(Incorporated December 9, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. D. Porter, President. J. I. McConnell, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$12,000 00	Capital paid in coin	$60,000 00
United States bonds	10,000 00	Reserve fund	3,861 97
Loans on real estate	343,466 73	Profit and loss, and contingent fund	23,922 51
Money on hand	18,767 81	Due depositors	381,969 83
Due from banks and bankers	92,448 43	Other liabilities	10,472 98
Other assets	3,544 32		
Total resources	$480,227 29	Total liabilities	$480,227 29

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $60,000. The total number of shares of stock issued is 600; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. D. Porter, 75; D. N. Hershey, 30; John Wohlfrom, 60; M. T. Emmert, 20; Wm. Kuhn, 10; W. R. Laugenour, 60; E. C. Laugenour, 100; J. F. Hink, 12; H. C. Gable, 35. Total number of shares held by the Directors is 402.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$12,000 00	$12,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Glenn	$14,000 00	$27,500 00
Fresno	34,500 00	45,000 00
Colusa	13,027 75	21,000 00
Sutter	35,000 00	65,000 00
Alameda	2,096 12	6,000 00
Yolo	244,842 86	400,000 00
Totals	$343,466 73	$564,500 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 3% bonds	$10,000 00	$10,000 00	$10,900 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Yolo, Woodland	$92,448 43

REPORTS

OF THE

COMMERCIAL BANKS OF CALIFORNIA.

[ALPHABETICALLY ARRANGED BY CITIES AND TOWNS.]

REPORTS OF COMMERCIAL BANKS.

AMERICAN BANK AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated December 7, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

EDWIN FRETWELL, President. JAS. J. FAGAN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$92,785 06	Capital paid in coin	$426,800 00
Miscellaneous bonds and stocks	108,181 83	Profit and loss, and contingent fund	2,516 26
Loans on personal security and overdrafts	353,305 80	Due depositors	361,457 49
Money on hand	145,861 27	Dividends unpaid	378 00
Due from banks and bankers	73,579 04		
Furniture and fixtures	6,000 00		
Taxes	3,057 42		
Other assets	7,382 84		
Revenue stamps	998 49		
Total resources	$791,151 75	Total liabilities	$791,151 75

The amount of capital stock is $500,000; amount subscribed is $426,800; amount paid in coin is $426,800. The total number of shares of stock issued is 4,268; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. D. Baldwin, 94; Edwin Fretwell, 1,896; J. H. Garrett, 30; David Kerr, 105; W. A. Marshall, 652; Wm. Rennie, 5; Robt. H. Swayne, 7. Total number of shares held by the Directors is 2,789.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco, Alameda, Colusa, San Joaquin, Fresno	$92,785 06

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
Miscellaneous stocks and bonds	$108,181 83

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants National Bank, New York	$54,037 08
American National Bank, Chicago	3,157 02
National Bank of Redemption, Boston	1,746 14
Sundry banks	9,542 16
American Trust and Savings Bank, Chicago	5,096 64
Total	$73,579 04

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Notes, etc., in process of collection	$7,382 84

BRANCH OF THE ANGLO-CALIFORNIAN BANK (LIMITED)—SAN FRANCISCO.

(Incorporated in Great Britain, April 5, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. N. Lilienthal and Ignatz Steinhart, Managers. F. E. Beck, Accountant.

Resources.		*Liabilities.*	
Due by London office	$12,044 61	Contingent fund	$250,000 00
Bank premises	37,712 50	Profit and loss	30,573 45
Real estate taken for debt	285,871 20	Due depositors	6,778,392 30
United States bonds	2,208 30	Other liabilities	42,110 50
Miscellaneous bonds and stocks	55,288 89	Other unsecured liabilities due bona fide residents of this State unpaid	858,450 05
Loans on real estate	489,429 15		
Loans on stocks, bonds, and warrants	879,553 34		
Loans on other securities (grain, etc.)	955,357 03		
Loans on personal security and overdrafts	2,238,936 82		
Money on hand	2,117,877 99		
Due from banks and bankers	842,763 55		
Furniture and fixtures	5,375 00		
Expenses	13,328 52		
Other assets	23,779 40		
Total resources	$7,959,526 30	Total liabilities	$7,959,526 30

The amount of capital stock authorized is £1,200,000; amount subscribed is £600,000; amount paid in coin is £300,300. The total number of shares of stock issued is 29,970 ordinary and 600 deferred; the amount paid on each share of stock is £10 on ordinary and £1 on deferred.

The names of the Directors are as follows: Isaac Seligman, E. H. Lushington, J. S. Montifiore, J. Simon, H. H. Fowler. Stock books are kept in London, and this office has no exact record of present holdings.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco, Sierra, Fresno, Marin, Alameda, Mendocino, San Mateo, Placer, Sonoma, State of Washington	$285,871 20

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
San Francisco, San Luis Obispo, Fresno, Nevada, San Diego, El Dorado, Amador, Mendocino, San Bernardino, Butte, Stanislaus, Marin, Monterey, Alameda, States of Washington and Oregon	$489,429 15

Amount Invested in Stocks and Bonds.

	Amt. Invested.	Market Value.
£2,000 6% Barton Estate debenture bonds	$7,792 99	$8,000 00
610 shares Pacific Vinegar Co. stock 512 shares Pacific Woodenware Co. stock 290 shares Schmidt Label Co. stock	15,000 00	15,000 00
217½ shares Real Estate & Del. Co. stock	10,958 30	10,958 30
$20,000 Southern Pacific Co. bonds	21,935 72	22,000 00
	$55,687 01	
Less interest, etc.	398 12	
Totals	$55,288 89	$55,958 30

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.
Stocks, bonds, and warrants of various corporations and municipalities	$879,553 34

The market value of the securities is considerably above the amount loaned.

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Consisting of merchandise in warehouses and in transit, such as grain, canned goods, rice, etc.	$955,357 03

The value of the securities is considerably above the amount loaned.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Due from sundry foreign and Pacific Coast banks and bankers to head office	$842,763 55

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Sundry items in process of collection	$15,634 51
Internal Revenue stamps on hand	1,181 06
Mexican dollars on hand	727 77
Mint bullion on hand	6,236 06
Total	$23,779 40

BANK OF CALIFORNIA—SAN FRANCISCO.

(Incorporated June, 1864.)

Showing its Financial Condition at Close of Business August 11, 1900.

WILLIAM ALVORD, President. THOMAS BROWN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$250,000 00	Capital paid in coin	$2,000,000 00
Real estate taken for debt	293,889 97	Reserve fund	1,000,000 00
Miscellaneous bonds and stocks	2,520,640 45	Profit and loss, and contingent fund	2,415,094 66
Loans on real estate	609,677 02	Due depositors	12,019,548 52
Loans on stocks, bonds, and warrants	3,287,435 24	Due banks and bankers	2,109,212 29
Loans on other securities (grain, etc.)	958,189 35	Other liabilities	618,314 51
Loans on personal security and overdrafts	5,280,148 48		
Money on hand	3,736,215 89		
Due from banks and bankers	2,860,468 51		
Other assets	365,505 07		
Total resources	$20,162,169 98	Total liabilities	$20,162,169 98

The amount of capital stock is $2,000,000; amount subscribed is $2,000,000; amount paid in coin is $2,000,000. The total number of shares of stock issued is 20,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Alvord, 102; Jas. M. Allen, 113; Wm. Babcock, 102; Chas. R. Bishop, 300; Antoine Borel, 140; Adam Grant, 200; H. H. Hewlett, 334; Edward W. Hopkins, 416; Jacob Stern, 168; George Whittell, 134. Total number of shares held by the Directors is 2,009.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
El Dorado	$20,060 25	
Fresno	48,481 93	
Glenn	1,488 52	
Marin	5,050 00	
San Diego	900 00	
San Francisco	130,641 43	$350,000 00
Santa Barbara	1,509 26	
San Joaquin	10,000 00	
Solano	15,107 70	
State of Washington	60,650 88	
Totals	$293,889 97	$350,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$4,000 00	
Fresno	15,477 00	
Marin	1,500 00	
Mendocino	86,100 00	
Merced	1,498 00	
Santa Barbara	94,027 02	$750,000 00
San Francisco	162,075 00	
Fresno, Tulare, and Stanislaus	75,000 00	
Sundry counties	50,000 00	
State of Washington	120,000 00	
Totals	$609,677 02	$750,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1925	$1,000,000 00	$1,203,380 95	
Sharon Estate 5% bonds	95,000 00	95,000 00	
San Francisco and San Joaquin Valley Railway 5% bonds	200,000 00	196,150 00	
Los Angeles Railway 5% bonds	200,000 00	199,505 00	
Sacramento Gas and Electric Railway 5% bonds	30,000 00	30,000 00	
Hawaiian Commercial and Sugar Co. 5% bonds	74,000 00	74,000 00	
Republic of Hawaii 5% bonds	110,000 00	110,000 00	
29,980 shares San Francisco and Fresno Land Co. stock		469,207 56	
4,941 shares San Joaquin and Kings River Canal Co. stock		4,279 77	$2,900,000 00
1,000 shares Vulcan Powder Works stock		5,150 00	
375 shares West Coast Lumber Co. stock		3,763 50	
100 shares Napa Valley Wine Co. stock		10,034 45	
27,310 shares Novato Land Co. stock		7,669 91	
1,200 shares San Francisco and San Joaquin Coal Co. stock		36,000 00	
250 shares Germania Trust Co. stock		22,287 50	
2,070 shares Sanger Lumber Co. stock		39,186 17	
San Francisco City and County warrants		15,025 64	
Totals		$2,520,640 45	$2,900,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Bonds of Lake Tahoe Railway and Transportation Co., Los Angeles Railway Co., Los Angeles Lighting Co., Southern Pacific Co. of California and Arizona, Southern Pacific Branch Railway of California, Spring Valley Water Works. Stock of San Francisco Savings Union, Security Savings Bank, Bank of Willows, Colusa County Bank, Geary and Sutter Streets Railroad, Spring Valley Water Works, American Smelting and Refining Co., Borax Consolidated Limited, San Francisco and North Pacific Railroad, Hawaiian Sugar stocks. And various other bonds and stocks	$3,244,435 24	$4,000,000 00
Mining stock	43,000 00	
Totals	$3,287,435 24	$4,000,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts, mates' receipts, bills of lading, etc.	$951,539 35	$1,200,000 00
Life insurance	6,650 00	
Totals	$958,189 35	$1,200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$531,363 30
Bank of New York (N. B. A.), New York	209,593 25
National City Bank, New York	237,124 07
Brown Bros. & Co., New York	9,039 76
National Shawmut Bank, Boston	44,865 16
Union National Bank, Chicago	19,900 48
Illinois Trust and Savings Bank, Chicago	56,702 79
Philadelphia National Bank, Philadelphia	15,079 91
National Exchange Bank, Baltimore	3,647 92
Boatmen's Bank, St. Louis	8,939 40
Bishop & Co., Honolulu	841,040 99
N. M. Rothschild & Sons, London	383,741 38
De Rothschild Frères, Paris	6,801 55
Bank of Ireland, Dublin	2,727 52
Chartered Bank of India, Australia, and China, Hongkong	300,620 25
Chartered Bank of India, Australia, and China, Yokohama	13,429 80
Sundry foreign accounts	49,817 87
Sundry domestic accounts	126,033 11
Total	$2,860,468 51

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Face Value.
Life insurance	$6,578 79	$82,105 00
United States revenue stamps	3,750 48	3,750 48
Totals	$10,329 27	$85,855 48

BANK OF BRITISH COLUMBIA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1862.)

Showing its Financial Condition at Close of Business August 11, 1900.

WALTER POWELL, Manager. H. G. PLAYFAIR, Assistant Accountant.

Resources.		*Liabilities.*	
Real estate taken for debt	$1,051 33	Due depositors	$1,759,716 75
Loans on real estate	16,784 99	Due banks and bankers	619,538 29
Loans on stocks and bonds	342,449 36	Due head office and branches of this bank	508,352 91
Loans on other securities (grain, etc.)	765,132 46		
Loans on personal security and overdrafts	996,466 02		
Money on hand	717,371 79		
Due from banks and bankers	42,835 29		
Other assets	5,516 71		
Total resources	$2,887,607 95	Total liabilities	$2,887,607 95

The amount of capital stock is £600,000; amount subscribed is £600,000; amount paid in coin is £600,000. The total number of shares of stock issued is 30,000; the amount paid on each share of stock is £20.

The names of the Directors are as follows: Sir Robert Gillespie, chairman; H. J. Gardiner, T. G. Gillepsie, G. O. Smith, Wm. C. Ward. The number of shares held by Directors is not known to deponents.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds	$342,449 36	$456,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts and bills of lading for sundry staples of produce and manufactures	$765,132 46	$1,020,176 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Agents Merchants Bank of Canada, New York	$29,258 12
First National Bank, Chicago	10,695 60
Merchants National Bank, Boston	2,881 57
Total	$42,835 29

AGENCY OF THE BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO.

(Incorporated by Royal Charter, 1840.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. P. AMBROSE, Agent. ALEX. IRELAND, Agent.

Resources.		*Liabilities.*	
Loans on stocks, bonds, and warrants	$454,908 73	Profit and loss	$27,705 51
Loans on other securities (grain, etc.)	143,200 00	Due depositors	947,591 52
Loans on personal security and overdrafts	847,107 95	Due banks and bankers	672,019 92
Money on hand	441,375 67	Due to London office and branches, less due by branches	293,474 71
Due from banks and bankers	700 06		
Other assets	53,499 25		
Total resources	$1,940,791 66	Total liabilities	$1,940,791 66

The amount of capital stock is $4,866,500; reserve, $1,581,612; amount subscribed is $4,866,500; amount paid in coin is $4,866,500. The total number of shares of stock issued is 20,000; the amount paid on each share of stock is $243 32½.

The names of the Directors are as follows: J. H. Brodie, John J. Cater, Gaspard Farrer, Henry R. Farrer, Richard H. Glyn, E. A. Howe, H. J. B. Kendall, Fred Lubbock, John Paton, G. D. Whatman.

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Railway, water works, county bonds, etc.; street railway and other stocks	$454,908 73	$698,924 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for merchandise, including goods in bonded warehouse imported under bank's credit, and bills of lading for goods in transit	$143,200 00	$143,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of Scotland	$52 50
Standard Bank of South Africa	493 98
Union Bank of Australia	153 58
Total	$700 06

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills discounted and cash items forwarded to banks and agents in United States and foreign countries for collection, etc.	$53,499 25

BANK OF COMMERCE—SAN FRANCISCO.

(Incorporated May 24, 1895.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. C. MURDOCH, President. R. B. MURDOCH, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$50,000 00	Capital paid in coin	$52,720 00
Loans on personal security and overdrafts	103,380 57	Profit and loss, and contingent fund	4,997 82
Money on hand	25,538 40	Due depositors	136,661 34
Due from banks and bankers	9,965 23	Other liabilities	1,500 00
Taxes	6,072 26		
Other assets	922 70		
Total resources	$195,879 16	Total liabilities	$195,879 16

The amount of capital stock is $250,000; amount subscribed is $175,600; amount paid in coin is $52,720. The total number of shares of stock issued is 1,756; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. C. Murdoch, 735; R. B. Murdoch, 135; C. S. Benedict, 150; H. A. Hornlein, 30. Total number of shares held by the Directors is 1,050.

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank stocks	$50,000 00	$50,000 00	$55,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$9,965 23

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 13, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. D. FRY, President. J. DALZELL BROWN, Manager.

Resources.		*Liabilities.*	
Bank premises	$800,000 00	Capital paid in coin	$1,000,000 00
Real estate taken for debt	156,791 56	Reserve fund	70,000 00
Miscellaneous bonds, stocks, and warrants	124,195 08	Profit and loss, and contingent fund	42,886 31
Loans on real estate	87,583 58	Due depositors	2,105,616 66
Loans on stocks, bonds, and warrants	1,686,936 70	Due banks and bankers	148,834 79
Loans on personal security and overdrafts	238,365 36	Other liabilities	23,336 03
Money on hand	103,422 22		
Due from banks and bankers	175,269 49		
Other assets	18,109 80		
Total resources	$3,390,673 79	Total liabilities	$3,390,673 79

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Fry, 50; R. D. Fry, 50; H. F. Fortmann, 50; F. W. Lougee, 50; A. D. Sharon, 100; James Treadwell, 50; J. Dalzell Brown, 50; H. A. Hedger, 150; F. A. Wickersham, 100; W. J. Bartnett, 50. Total number of shares held by the Directors is 700.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	$574 22	$574 22
Colusa	52,842 45	75,000 00
San Mateo	15,400 00	15,400 00
Kern	12,778 36	12,778 36
Alameda	18,122 89	18,122 89
San Francisco	5,787 04	5,787 04
Sonoma	4,991 45	4,991 45
Tulare	2,233 90	2,233 90
Fresno	23,000 00	25,000 00
State of Washington	21,061 25	21,061 25
Totals	$156,791 56	$180,949 11

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$49,856 00	$80,000 00
Alameda	31,932 08	35,000 00
Fresno	5,295 50	10,000 00
Santa Clara	500 00	1,000 00
Totals	$87,583 58	$126,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Amt. Invested.	Market Value.
252 shares Redlands Orange Grove and Water Co. stock	$12,600 00	$12,600 00
750 shares Novato Land Co. stock	707 68	707 68
361 shares Tamalpais Land and Water Co. stock	26,000 00	26,000 00
County warrants	2,537 40	2,537 40
Stocks and bonds of Washington Irrigation Co.	82,350 00	82,350 00
Totals	$124,195 08	$124,195 08

Amount Loaned on Stocks, Bonds, and Warrants.

	Amt. Loaned.
Local securities, bonds, etc.	$1,686,936 70

Amount Due from, or Deposited with, other Banks or Bankers.

Metropolitan Trust Co., New York	$26,916 45
Corn Exchange National Bank, Chicago	1,593 49
Bank of California, San Francisco	135,413 04
Due from interior banks on account of collections	11,346 51
Total	$175,269 49

COLUMBIAN BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 10, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

I. J. TRUMAN, President. F. L. HOLLAND, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$11,988 05	Capital paid in coin	$75,100 00
Miscellaneous bonds and stocks	5,556 00	Reserve fund	3,850 00
Loans on real estate	89,604 32	Profit and loss, and contingent fund	11,233 44
Loans on stocks, bonds, and warrants	53,082 70	Due depositors	423,819 74
Loans on other securities (grain, etc.)	90,598 05	Other liabilities	105 30
Loans on personal security and overdrafts	139,205 63		
Money on hand	34,348 54		
Due from banks and bankers	75,581 03		
Other assets	14,144 16		
Total resources	$514,108 48	Total liabilities	$514,108 48

The amount of capital stock is $1,000,000; amount subscribed is $250,000; amount paid in coin is $75,100. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $50 on 5 shares, $30 on 2,495 shares.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 200; W. S. Miller, 200; J. C. Currier, 100; John Coop, 350; R. H. Warfield, 156; F. L. Turpin, 135; C. O. Perry, 155. Total number of shares held by the Directors is 1,296.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$4,820 97	$6,400 00
Madera	3,844 09	4,000 00
San Luis Obispo	3,322 99	3,500 00
Totals	$11,988 05	$13,900 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$7,513 04	$25,150 00
San Mateo	7,308 75	20,450 00
San Luis Obispo	737 23	1,200 00
Santa Cruz	1,169 40	2,375 00
Alameda	8,662 00	23,575 00
Madera	356 85	2,000 00
San Francisco	51,290 44	105,759 00
Placer	2,900 00	8,000 00
Contra Costa	9,100 00	23,000 00
Fresno	566 61	1,360 00
Totals	$89,604 32	$212,869 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bank stock	$10,000 00	$5,000 00	$5,000 00
United States bonds	520 00	556 00	572 00
Totals	$10,520 00	$5,556 00	$5,572 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Industrial stocks	$126,000 00	$17,350 00	$39,500 00
Bank stocks	13,500 00	2,475 00	4,050 00
Amusement Company stock	320 00	319 50	300 00
United States bond	500 00	500 00	600 00
Packers' Association stock	5,000 00	4,653 20	5,500 00
Sugar Company stock	5,000 00	6,000 00	6,500 00
Land Company stock	15,300 00	11,885 00	13,350 00
Bank bond	600 00	100 00	600 00
Bank and Land Company stock	30,000 00	8,300 00	12,000 00
Water Company stock	100,000 00	1,500 00	5,000 00
Totals	$296,220 00	$53,082 70	$87,400 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Sundry contracts of sale	$28,340 41	$40,000 00
Notes	9,650 00	23,500 00
Insurance policies	2,837 64	3,200 00
Warehouse receipts	600 00	600 00
Gold nugget	140 00	180 00
Assignments of salary	130 00	100 00
Notes and mortgages	15,300 00	19,300 00
Real estate mortgage notes	6,800 00	7,500 00
Assignment of judgment	4,000 00	4,790 74
Chattel mortgages	11,300 00	15,000 00
Deeds	11,500 00	23,000 00
Totals	$90,598 05	$137,170 74

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$24,707 01
California Safe Deposit and Trust Co., San Francisco	37,901 09
Bank of America, New York	3,642 80
Bankers' National Bank, Chicago	2,640 17
Sundry banks (collections)	6,689 96
Total	$75,581 03

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps on hand	$378 53	$378 53

DONOHOE-KELLY BANKING COMPANY—SAN FRANCISCO.

(Incorporated March 1, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

ADAM GRANT, President. EDWARD DONOHOE, Assistant Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$64,182 19	Capital paid in coin	$650,000 00
Miscellaneous bonds and stocks	248,656 37	Profit and loss, and contingent fund	17,654 18
Loans on real estate	148,048 00	Due depositors	1,580,802 92
Loans on personal security and overdrafts	1,266,055 01	Due banks and bankers	660,000 00
Money on hand	407,813 91	Other liabilities	37,777 59
Due from banks and bankers	764,688 77		
Other assets	46,790 44		
Total resources	$2,946,234 69	Total liabilities	$2,946,234 69

The amount of capital stock is $650,000; amount subscribed is $650,000; amount paid in coin is $650,000. The total number of shares of stock issued is 6,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Donohoe, 2,500; Eugene Kelly, 1,885; Adam Grant, 100; John Bermingham, 100; Irving M. Scott, 100; George Whittell, 100; N. P. Cole, 25; C. de Guigné, 50; R. H. Pease, 25; Edward Donohoe, 25. Total number of shares held by the Directors is 4,910.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Santa Clara	$51,434 95
San Francisco	1,148 66
Alameda	6,598 58
State of Washington	5,000 00
Total	$64,182 19

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Alameda	$25,500 00
Kern	1,175 00
San Francisco	113,508 00
Santa Clara	5,365 00
Tulare	2,500 00
Total	$148,048 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1907	$100,000 00	$110,208 75	$115,000 00
United States 4% bonds of 1925	100,000 00	128,750 00	133,000 00
2987 shares San Francisco Gas Light Company stock		9,697 62	13,441 50
Totals		$248,656 37	$261,441 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Manhattan County, New York	$5,036 80
Bank of New York (N. B. A.), New York	702,651 52
Hibernian Banking Association, Chicago	7,506 26
Third National Bank, Boston	2,544 40
American Exchange Bank, St. Louis	1,991 56
Bank of Ireland, Dublin	3,072 16
Parrs Bank (Ld.), London	30,226 20
Comptoir Nationale d'Escompte de Paris	11,659 87
Total	$764,688 77

GERMANIA TRUST COMPANY—SAN FRANCISCO.

(Incorporated October 4, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

ERNST A. DENICKE, President. H. BRUNNER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$145,462 99	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	61,256 03	Reserve fund	35,660 00
Loans on real estate	624,899 48	Profit and loss, and contingent fund	50,797 70
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans on personal security and overdrafts	260,540 78	Due depositors	687,062 18
		Due banks and bankers	2,421 68
		Other liabilities	117 74
		Mortgage bonds	100,000 00
Money on hand	45,142 57		
Due from banks and bankers	30,246 78		
Other assets	8,510 67		
Total resources	$1,176,059 30	Total liabilities	$1,176,059 30

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Ernst A. Denicke, 150; F. Kronenberg, 200; F. C. Siebe, 25; J. C. Rued, 25; John Rapp, 100; Albert Weiland, 199; H. Brunner, 33. Total number of shares held by the Directors is 732.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$128,205 93	$150,000 00
Santa Barbara	12,898 76	25,000 00
Kern	358 30	800 00
Monterey	4,000 00	6,000 00
Totals	$145,462 99	$181,800 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$528,101 92	$1,700,000 00
Santa Barbara	79,677 56	150,000 00
Monterey	13,020 00	27,000 00
San Francisco	1,800 00	5,000 00
Alameda	1,550 00	7,000 00
Shasta	750 00	2,000 00
Totals	$624,899 48	$1,891,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
86 shares Citizens Bank of Paso Robles	$8,600 00	$8,600 00	$8,600 00
252 shares Commercial Bank of San Luis Obispo	25,200 00	25,200 00	25,200 00
340 shares Paso Robles Springs Hotel	34,000 00	27,456 03	30,000 00
13 bonds Paso Robles Springs Hotel	13,000 00		
Totals	$80,800 00	$61,256 03	$63,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Swiss-American Bank, San Francisco	$11,529 18
London, Paris, and American Bank, San Francisco	1,366 53
Dresdner Bank, Berlin	6,785 84
Merchants Loan and Trust Co., Chicago	3,810 75
North American Trust Co., London	5,221 88
Sundry banks	1,532 60
Total	$30,246 78

ITALIAN-AMERICAN BANK—SAN FRANCISCO.

(Incorporated March 16, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. SBARBORO, President. A. E. SBARBORO, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$4,000 00	Capital paid in coin	$250,000 00
Loans on stocks, bonds, and warrants	130,148 80	Profit and loss, and contingent fund	2,592 32
Loans on other securities (grain, etc.)	400 00	Due depositors	226,456 46
Loans on personal security and overdrafts	247,834 80	Due banks and bankers	385 38
Money on hand	25,997 12	Other liabilities	3,443 83
Due from banks and bankers	73,435 62		
Other assets	1,061 65		
Total resources	$482,877 99	Total liabilities	$482,877 99

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $250,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Sbarboro, 930; Henry J. Crocker, 100; P. C. Rossi, 500; Dr. P. De Vecchi, 250; M. J. Fontana, 133; A. Merle, 500; T. J. Welsh, 100; P. Barbieri, 100; C. A. Malm, 100. Total number of shares held by the Directors is 2,713.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$4,000 00	$8,000 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Miscellaneous	$130,148 80	$242,759 20

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	$400 00	$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Park Bank, New York	$13,400 34
Crocker-Woolworth National Bank, San Francisco	37,076 12
Fratelli Rossi fu Luigi, Genoa, Italy	1,178 99
London and San Francisco Bank (Limited), Tacoma	3,604 52
London and San Francisco Bank (Limited), Portland	1,063 02
Farmers and Merchants Bank, Los Angeles	1,584 02
American National Bank, Chicago	614 58
L. Gori & Co., Lucca, Italy	504 81
London and San Francisco Bank (Limited), San Francisco	9,728 00
Credit Lyonnais, Paris	723 74
Banca d'Italia, Rome	2,291 79
Jefferson Bank	916 63
London and San Francisco Bank (Limited), London	68 40
Savings Bank of Santa Rosa	680 66
Total	$73,435 62

LONDON, PARIS, AND AMERICAN BANK (LIMITED)—SAN FRANCISCO.

(Incorporated by Royal Charter, England, January, 1884.)

Showing its Financial Condition at Close of Business August 11, 1900.

C. ALTSCHUL, Manager. C. F. HUNT, Accountant.

Resources.		*Liabilities.*	
Real estate taken for debt	$63,553 23	Due head office	$490,770 82
Miscellaneous bonds and stocks	136,519 22	Profit and loss, and contingent fund	27,871 10
Loans on real estate	744,192 65	Due depositors	3,130,716 55
Loans on stocks and bonds	898,276 18	Due banks and bankers	1,208,310 84
Loans on other securities (grain, etc.)	439,206 00	Other liabilities	336,500 00
Loans on personal security and overdrafts	3,424,674 52	Writings obligatory held by residents of California against bank and not paid	2,326,939 83
Money on hand	1,656,937 65		
Due from banks and bankers	116,204 59		
Other assets	41,545 10		
Total resources	$7,521,109 14	Total liabilities	$7,521,109 14

The amount of authorized capital stock is $5,000,000; amount subscribed is $2,500,000; amount paid in coin is $2,000,000. The total number of shares of stock issued is 25,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: David Cahn, 242; J. Howard Gwyther, 100; Max Rosenhain, 225; Alex. Weill, 840. Total number of shares held by the Directors is 1,407.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Alameda, Colusa, San Diego, San Francisco, San Mateo, Yolo	$63,553 23

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Alameda	$14,500 00
Fresno	170,221 30
San Francisco	17,000 00
Sonoma	9,000 00
Yolo	10,000 00
San Diego and San Francisco	4,370 97
Merced and Stanislaus	28,000 00
Kern and Tulare	57,200 38
Colusa, Fresno, Solano, and Tulare	400,000 00
Mendocino, San Francisco, and Santa Barbara	6,400 00
San Francisco and San Mateo	27,500 00
Total	$744,192 65

Amount Invested in Stocks and Bonds.

	Amt. Invested.
1170 shares California Wine Association stock $30,000 Southern Pacific of California 6% bonds of 1905 $30,000 Southern Pacific of California 6% bonds of 1906	$136,519 22

Amount Loaned on Stocks and Bonds.

	Amt. Loaned.
Sundry stocks and bonds	$898,276 18

Amount Loaned on Other Securities.

	Amt. Loaned.
Warehouse receipts for merchandise, mostly grain	$439,206 00

Amount Due from, or Deposited with, other Banks or Bankers.

Various Eastern, Central American, and Pacific Coast banks and bankers	$116,204 59

Description of Other Assets.

	Amt. on Books.
Leasehold interest in bank premises	$24,301 58
Invested in Internal Revenue stamps	4,420 38
Total	$28,721 96

SAN FRANCISCO BRANCH OF THE LONDON AND SAN FRANCISCO BANK (LIMITED).

(Established 1865. Reincorporated September 13, 1880.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. MACKINTOSH, Manager.

Resources.		*Liabilities.*	
Real estate taken for debt	$16,410 59	Due head office	$765,634 92
Loans on real estate	155,730 00	Profit and loss, and contingent fund	16,872 74
Loans on stocks and bonds	480,680 93	Due depositors	1,091,734 49
Loans on other securities (grain, etc.)	213,798 74	Due banks and bankers in California	186,314 33
Loans on personal security and overdrafts	886,478 46	Other liabilities	5,143 60
Money on hand	388,183 09	Due Portland branch	50,471 38
Due from banks and bankers	187,274 42	Due Tacoma branch	234,570 48
Other assets	22,185 71		
Total resources	$2,350,741 94	Total liabilities	$2,350,741 94

The amount of authorized capital stock of the bank of which this is a branch is £700,000; amount subscribed is £490,000; amount paid in coin is £490,000. The total number of shares of stock issued is 70,000; the amount paid on each share of stock is £7.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Goschen, 400; Charles Hemery, 1,057; Arthur Scrivener, 250; Bendix Koppell, 250; Norman Dunning Rideout, 875; Charles E. Bretherton, 200; Christian de Guigné, 1,000; John L. Howard, 250. Total number of shares held by the Directors is 4,282.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$16,410 59

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Francisco	$98,730 00
San Mateo	25,000 00
Monterey	30,000 00
Tulare	1,000 00
Napa	1,000 00
Total	$155,730 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks		$414,680 93	$610,589 00
Miscellaneous bonds	$84,800 00	66,000 00	85,400 00
Totals		$480,680 93	$695,989 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	$176,661 55	$224,307 31
Bills of lading	37,137 19	37,267 92
Totals	$213,798 74	$261,575 23

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

In this State:	
Farmers Savings Bank, Lakeport	$466 04
Santa Rosa Bank	27,618 70
Bank of Orland	22,000 00
Total	$50,084 74
Outside of State:	
J. P. Morgan & Co., New York	$120,213 51
Union National Bank, Chicago	16,976 17
Total	$137,189 68

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Stamped check books on hand	$568 50
National Bank of India (Limited), London	14 43
Total	$582 93

MERCANTILE TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 18, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

FREDERICK W. ZEILE, President. JOHN D. McKEE, Cashier.

Resources.		*Liabilities.*	
Bank premises (site for)	$147,081 20	Capital paid in coin	$500,000 00
Real estate	78,590 82	Profit and loss, and contingent fund	31,524 27
Miscellaneous bonds	473,547 50	Due depositors	1,740,456 91
Loans on stocks, bonds, and warrants	1,002,468 76		
Money on hand	336,378 34		
Due from banks	231,703 06		
Other assets	2,211 50		
Total resources	$2,271,981 18	Total liabilities	$2,271,981 18

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $500,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: William Babcock, 475; Warren D. Clark, 150; George Crocker, 400; M. H. Hecht, 500; E. W. Hopkins, 500; Wm. G. Irwin, 500; D. O. Mills, 250; James D. Phelan, 300; N. D. Rideout, 400; Claus Spreckels, 500; Frederick W. Zeile, 500. Total number of shares held by Directors is 4,475.

AMOUNT INVESTED IN BONDS.

	Par Value.
United States bonds	$106,547 50
Other bonds	367,000 00
Total	$473,547 50

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Bonds, promissory notes, and shares of capital stock of railroad companies, street railway companies, public park bonds, water works companies, gas light and heat companies, gas and electric companies, saving banks, steamship companies, powder companies, sugar companies, United States bonds, and sundry municipal quasi-public and other corporations	$1,002,468 76

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Demand deposits with correspondents in New York and Chicago	$225,805 89
Cash collections in transit	5,897 17
Total	$231,703 06

SWISS-AMERICAN BANK OF LOCARNO (SWITZERLAND)—SAN FRANCISCO.

(Incorporated September, 1896.)

Showing its Financial Condition at Close of Business August 11, 1900.

BRUNNER, MARTIN & TOGNAZZINI, Agents. ARTHUR BAUR, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$19,462 50	Due head office	$34,932 81
Loans on stocks, bonds, and warrants	368,450 36	Due depositors	446,674 09
Loans on other securities (grain, etc.)		Due banks and bankers	14,335 20
Loans on personal security and overdrafts		Other liabilities	61 17
Money on hand	52,395 35		
Due from banks and bankers	54,048 64		
Other assets	1,646 42		
Total resources	$496,003 27	Total liabilities	$496,003 27

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Southern Pacific 6% bonds	$5,000 00	$5,500 00	$5,500 00
Juan Arellanes 5% mortgage bonds	11,000 00	11,000 00	11,000 00
100 shares Pacific Mail Steamship Co. stock	10,000 00	2,962 50	3,300 00
Totals	$26,000 00	$19,462 50	$19,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$44,790 86
Importers and Traders National Bank, New York	1,732 30
North American Trust Co.	1,033 70
Bishop & Co.	5,232 79
Société Générale, Paris	717 23
Sundry banks	541 76
Total	$54,048 64

UNION TRUST COMPANY OF SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

ISAIAS W. HELLMAN, President. I. W. HELLMAN, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$609,000 00	Capital paid in coin	$750,000 00
Real estate taken for debt	3,650 00	Reserve fund	110,000 00
Miscellaneous bonds and stocks	1,639,182 24	Profit and loss, and contingent fund	58,078 21
Loans on real estate	1,277,839 37	Due depositors	4,840,853 73
Loans on stocks, bonds, and warrants	761,308 95	Other liabilities	18,460 65
Safe deposit vaults	51,500 00		
Money on hand	177,151 34		
Due from banks and bankers	1,245,253 76		
Other assets	12,506 93		
Total resources	$5,777,392 59	Total liabilities	$5,777,392 59

The amount of capital stock is $1,250,000; amount subscribed is $1,250,000; amount paid in coin is $750,000. The total number of shares of stock issued is 1,250; the amount paid on each share of stock is $600.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 59; Chr. de Guigné, 13; Lewis Gerstle, 27; Henry F. Allen, 27; James L. Flood, 32; Henry L. Dodge, 32; Geo. T. Marye, Jr., 35; Robert Watt, 25; John D. Spreckels, 27; Antoine Borel, 50; Timothy Hopkins, 15. Total number of shares held by the Directors is 342.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$3,650 00	$4,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$737,569 96	$1,380,820 00
San Benito	16,000 00	44,600 00
Orange	35,000 00	137,500 00
Lake	463 41	5,000 00
Los Angeles	97,000 00	198,000 00
Santa Barbara	47,000 00	236,725 00
San Mateo	75,625 00	210,000 00
Napa	6,000 00	20,000 00
Santa Clara	60,000 00	200,000 00
San Joaquin	200,000 00	500,000 00
State of Washington	3,181 00	4,000 00
Totals	$1,277,839 37	$2,936,645 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
8 United States registered 5% bonds	$80,000 00	$85,588 43	$90,400 00
12 United States registered 4% bonds	120,000 00	130,872 58	138,000 00
50 United States coupon 5% bonds	50,000 00	53,904 99	56,500 00
40 United States coupon (new issue) 4% bonds	40,000 00	49,500 00	52,800 00
2 United States coupon 3% bonds	1,000 00	1,000 00	1,090 00
150 Market Street Ry. Co. 5% bonds	150,000 00	158,000 00	178,500 00
100 Southern Pacific Branch Ry. Co. 6% bonds	100,000 00	107,750 00	133,000 00
100 Northern Ry. Co. of Cal. 6% bonds	100,000 00	108,000 00	113,000 00
142 Northern Ry. Co. of Cal. 5% bonds	142,000 00	143,775 00	167,560 00
165 S. F. & S. Joaquin Valley Ry. Co. 5% bonds	165,000 00	171,175 00	197,175 00
150 Spring Valley W. Works 3d mtg. 4% bonds	150,000 00	151,875 00	153,000 00
100 Northern California Ry. Co. 5% bonds	100,000 00	104,333 33	118,000 00
40 Los Angeles Ry. Co. 5% bonds	40,000 00	40,950 00	42,400 00
25 San Gabriel Electric Co. 6% bonds	25,000 00	25,162 50	25,000 00
100 Oakland Water Co. 5% bonds	100,000 00	100,305 55	102,500 00
175 Oceanic Steamship Co. 5% bonds	175,000 00	179,166 66	186,375 00
Other bank stocks	100,000 00	22,500 00	30,000 00
Other savings bank books	5,323 20	5,323 20	5,323 20
Totals	$1,643,323 20	$1,639,182 24	$1,790,623 20

Amount Loaned on Stocks, Bonds, and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
Bonds and promissory notes of quasi-public and industrial corporations	$253,500 00	$213,200 00	$280,655 00
Shares of capital stock of quasi-public and industrial corporations	1,051,058 74	548,108 95	896,613 95
Totals	$1,304,558 74	$761,308 95	$1,177,268 95

Amount Due from, or Deposited with, other Banks or Bankers.

Nevada National Bank, San Francisco	$647,005 61
National City Bank, New York	380,115 26
Western National Bank, New York	60,901 78
Lehman Brothers, New York	157,231 11
Total	$1,245,253 76

Description of Other Assets.

	Amt. on Books.	Market Value.
Internal Revenue stamps	$390 00	$390 00

WELLS, FARGO & CO.'S BANK—SAN FRANCISCO.

(Established 1852.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN J. VALENTINE, President. H. WADSWORTH, Cashier.

Resources.		*Liabilities.*	
Real estate	$1,157,161 34	Capital paid in coin	$500,000 00
Miscellaneous bonds and stocks	734,431 65	Reserve fund	5,750,000 00
Loans on real estate	667,867 39	Profit and loss, and contingent fund	2,051,943 41
Loans on stocks and bonds	2,298,057 30	Due depositors	4,763,172 53
Loans on other securities (grain, etc.)	152,240 09	Due banks and bankers	1,069,506 13
Loans on personal security and overdrafts	3,134,539 13		
Money on hand	1,169,422 03		
Due from banks and bankers, including amount held by branches of Wells, Fargo & Co.	4,814,235 58		
Other assets	6,667 56		
Total resources	$14,134,622 07	Total liabilities	$14,134,622 07

The amount of capital stock is $8,000,000; amount subscribed is $8,000,000; amount paid in coin is $500,000. The total number of shares of stock issued is 80,000; the average amount paid on each share of stock is $6 25.

The names of the Directors, and number of shares of stock held by each, are as follows: John J. Valentine, 500; Oliver Eldridge, 10; Geo. E. Gray, 20; Homer S. King, 10; Dudley Evans, 22; John J. McCook, 10; Henry E. Huntington, 10; John Bermingham, 25; Andrew Christeson, 60. Total number of shares held by the Directors is 667.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda, Contra Costa, Fresno, Los Angeles, Napa, Placer, San Benito, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Shasta, and Sonoma Counties, and in States of Illinois, Oregon, Utah, and Washington	$1,157,161 34	$1,225,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda, Fresno, Kings, Los Angeles, Mendocino, Mono, Sacramento, San Francisco, and Santa Clara Counties, and in States of Illinois, Missouri, Nebraska, New Jersey, New Mexico, Oregon, and Texas	$667,867 39	$1,000,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 3% coupon bonds	$2,420 00	$2,639 70	$2,639 70
Miscellaneous bonds and stocks	749,550 00	731,791 95	731,791 95
Totals	$751,970 00	$734,431 65	$734,431 65

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous	$5,000,000 00	$2,298,057 30	$3,300,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Miscellaneous staples	$152,240 09	$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

All of this property and assets are held by branches of Wells, Fargo & Co., which are situated out of the State of California, and all said property and assets are in the actual possession of said branches and outside of said State	$3,994,725 10
Due from banks and bankers, principally in large Eastern cities and foreign countries	819,510 48
Total	$4,814,235 58

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps, etc.	$5,822 27	$5,822 27

AGENCY OF THE YOKOHAMA SPECIE BANK (LD.)—SAN FRANCISCO.

(Incorporated in Yokohama, Japan, February 1, 1880.)

Showing its Financial Condition at Close of Business August 11, 1900.

CHIKOTAITOZ, Sub-Manager.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$56,913 51	Profit and loss, and contingent fund	$11,762 25
Money on hand	11,697 34	Due depositors	58,609 18
Due from banks and bankers	46,559 93	Due banks and bankers	3,030 85
Other assets	7,414 90	Other liabilities	3,011 13
		Due head office	46,172 27
Total resources	$122,585 68	Total liabilities	$122,585 68

The amount of capital stock is 24,000,000 yen; amount subscribed is 24,000,000 yen; amount paid in coin is 18,000,000 yen. The total number of shares of stock issued is 240,000; the amount paid on each share of stock is 100 yen on 120,000 shares and 50 yen on 120,000 shares.

The names of the Directors are as follows: Nagatane Soma, Kamenosuke Misaki, Kokichi Sonoda, Yoshigusu Nakai, Riyemon Kimura, Rokuro Hara, Ippei Wakao. The stock books are kept in Yokohama, and this branch has no record of the shares of stock held by the Directors.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$46,559 93

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Japanese coin, 11,327.15 yen	$5,567 10	$5,663 00

BANK OF ALAMEDA.

(Incorporated October 31, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. Sevening, President. J. E. Baker, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$11,952 70	Capital paid in coin	$100,000 00
Miscellaneous bonds and stocks	194,196 03	Reserve fund	53,372 74
County warrants	150 00	Profit and loss, and contingent fund	2,017 33
Loans on real estate	64,500 00	Due depositors	250,623 94
Loans on stocks and bonds	20,000 00	Due banks and bankers	117,991 67
Loans on personal security and overdrafts	67,748 16	Other liabilities	684 00
Money on hand	43,449 18		
Due from banks and bankers	117,004 36		
Other assets	5,689 25		
Total resources	$524,689 68	Total liabilities	$524,689 68

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Sevening, 13; Jos. Knowland, 93; J. R. Knowland, 10; C. Bartlett, 10; I. L. Borden, 27; Chas. S. Neal, 20; R. R. Thompson, 211. Total number of shares held by the Directors is 384.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$11,952 70	$12,000 00

Loans on Real Estate by Counties.

Name of County.	Amt Loaned.	Market Value.
Alameda	$64,500 00	$95,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Encinal Building and Loan Association stock	$1,200 00	$1,095 20	$1,200 00
County warrants	150 00	150 00	150 00
Oregon Railway and Navigation Co. 4% bonds	40,000 00	39,900 00	40,800 00
Market Street Cable 5% bonds	30,000 00	32,737 50	35,700 00
Northern Railway of California 5% bonds	15,000 00	15,425 00	17,700 00
United States 4% bond of 1925	500 00	557 50	560 00
San Francisco and San Joaquin Valley 5% bonds	15,000 00	15,960 00	17,700 00
Los Angeles Railway 5% bonds	40,000 00	42,275 00	42,000 00
Alameda Artesian Water Co. 5% bonds	40,000 00	41,745 83	42,000 00
Coupons of Southern Pacific of Arizona	4,500 00	4,500 00	4,500 00
Totals	$186,350 00	$194,346 03	$202,310 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Los Angeles Railway 5% bonds	$15,000 00	$10,000 00	----------
Los Angeles Railway 5% bonds	5,000 00	10,000 00	$5,300 00
Northern Railway of California 5% bond	1,000 00		1,113 00
Spring Valley Water Co. stock	5,000 00		5,000 00
Totals	$26,000 00	$20,000 00	----------

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$28,939 15
Union National Bank, Oakland	6,913 48
First National Bank, New York	37,732 23
First National Bank, Chicago	42,230 97
Savings Union, San Francisco	805 33
German Savings and Loan Society, San Francisco	383 20
Total	$117,004 36

ALHAMBRA BANK.

(Incorporated October, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

GAIL B. JOHNSON, President. J. A. GREEN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,400 00	Capital paid in coin	$25,000 00
Real estate taken for debt	2,900 00	Reserve fund	881 00
Miscellaneous bonds and stocks	1,200 00	Profit and loss, and contingent fund	2,329 06
Loans on real estate	10,124 00	Due depositors	70,877 82
Loans on stocks and bonds	4,485 00		
Loans on other securities (grain, etc.)	15,142 00		
Loans on personal security and overdrafts	26,734 35		
Money on hand	3,808 96		
Due from banks and bankers	21,743 43		
Other assets	3,500 14		
Total resources	$99,037 88	Total liabilities	$99,037 88

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: Gail B. Johnson, 120; J. A. Green, 40; Jas. McLaren, 50; Milbank Johnson, 196; H. D. McDonald, 70; S. B. Kingsley, 20; O. O. Witherbee, 10; H. R. Gage, 190. Total number of shares held by the Directors is 696.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$2,800 00	$3,200 00
San Francisco	100 00	100 00
Totals	$2,900 00	$3,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$236 00	$300 00
Los Angeles	3,500 00	5,000 00
Riverside	6,388 00	9,000 00
Totals	$10,124 00	$14,300 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
San Jacinto Valley Water Co. stock and San Jacinto and Pleasant Valley irrigation bonds	$1,500 00	$1,200 00	$1,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Rosedale cemetery stock	$6,000 00	$4,000 00	$6,000 00
San Jacinto Valley Water Co. stock San Jacinto and Pleasant Valley irrigation bonds	1,050 00	715 00	1,050 00
Alhambra Bank stock	500 00	370 00	400 00
Totals	$7,450 00	$4,485 00	$7,215 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts	$1,234 00	$1,850 00
Chattel mortgages	9,640 00	16,500 00
Crop mortgages	4,268 00	7,000 00
Totals	$15,142 00	$25,350 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$8,717 00
First National Bank, San Francisco	284 52
First National Bank, Pasadena	355 24
California Bank, Los Angeles	8,754 09
State Bank, San Jacinto	3,632 58
Total	$21,743 43

CITIZENS BANK OF ANAHEIM.

(Incorporated October 18, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. CAHEN, President. JOHN HARTUNG, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$3,438 88	Capital paid in coin	$20,000 00
Miscellaneous stocks	1,137 85	Reserve fund	5,250 00
Loans on real estate	39,470 00	Profit and loss, and contingent fund	164 81
Loans on stocks	2,377 00	Due depositors	77,071 47
Loans on personal security and overdrafts	34,258 93	Other liabilities	407 49
Money on hand	7,172 36		
Due from banks and bankers	14,263 68		
Other assets	775 07		
Total resources	$102,893 77	Total liabilities	$102,893 77

The amount of capital stock is $100,000; amount subscribed is $80,000; amount paid in coin is $20,000. The total number of shares of stock issued is 800; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: K. Cohn, 40; R. Melrose, 10; P. Weisel, 40; H. Cahen, 290; J. Hartung, 230. Total number of shares held by the Directors is 610.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$3,438 88	$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$39,470 00	$96,750 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
2 shares Westminster Butter and Cheese Co. stock	$100 00	$100 00	$100 00
15 shares Anaheim Building and Loan stock	1,037 85	1,037 85	1,037 85
Totals	$1,137 85	$1,137 85	$1,137 85

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
115 shares Anaheim Union Water Co. stock	$11,500 00	$1,777 00	$4,600 00
10 shares Anaheim Building and Loan Co. stock	1,000 00	600 00	920 00
Totals	$12,500 00	$2,377 00	$5,520 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$790 60
Farmers and Merchants Bank, Los Angeles	8,247 77
Importers and Traders National Bank, New York	2,349 33
First National Bank, Santa Ana	672 17
Fruit-Growers Bank, Fullerton	884 30
California Bank, Los Angeles	1,319 51
Total	$14,263 68

CALAVERAS COUNTY BANK—ANGELS CAMP.

(Incorporated April 3, 1900.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN RAGGIO, President. D. MUSCIO, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds	$5,212 50	Capital paid in coin	$25,000 00
Loans on personal security and overdrafts	18,647 47	Due depositors	33,023 76
Money on hand	3,122 28	Other liabilities	245 05
Due from banks and bankers	27,530 21		
Other assets	3,756 35		
Total resources	$58,268 81	Total liabilities	$58,268 81

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: John Raggio, 5; F. J. Solinsky, 5; Geo. C. Tryon, 4; W. H. Manuel, 3; D. D. Demarest, 3; Warren Rose, 3; Henry Brunner, 50. Total number of shares held by the Directors is 73.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
5 bonds of Oceanic Steamship Co.	$5,000 00	$5,212 50	$5,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Swiss-American Bank, San Francisco	$20,065 76
London, Paris, and American Bank, San Francisco	6,468 73
Knauth, Nachod & Kuhne, New York	63 18
Stockton Savings Bank	123 57
California State Bank, Sacramento	808 97
Total	$27,530 21

BANK OF ANTIOCH.

(Incorporated September 12, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN C. ROUSE, President. ROBERT HARKINSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,800 00	Capital paid in coin	$80,000 00
Real estate taken for debt	2,420 67	Reserve fund	2,500 00
Loans on real estate	64,650 00	Profit and loss, and contingent fund	547 52
Loans on personal security and overdrafts	66,046 46	Due depositors	71,184 59
Money on hand	5,292 89		
Due from banks and bankers	9,154 53		
Other assets	867 56		
Total resources	$154,232 11	Total liabilities	$154,232 11

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $80,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Rouse, 40; J. Rio Baker, 5; H. F. Beede, 15; S. B. Joslin, 10; R. Harkinson, 100. Total number of shares held by the Directors is 170.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$1,140 40	$1,140 40
Contra Costa	1,280 27	1,280 27
Totals	$2,420 67	$2,420 67

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$9,000 00	$15,000 00
Santa Clara	500 00	1,500 00
Glenn	3,000 00	6,000 00
Contra Costa	52,150 00	140,000 00
Totals	$64,650 00	$162,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$7,705 80
Bank of Martinez	450 08
National Bank of North America, New York	998 65
Total	$9,154 53

BANK OF ARCATA.

(Incorporated September 11, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

THOMAS BAIR, President. WESLEY W. STONE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,766 55	Capital paid in coin	$100,000 00
Real estate taken for debt	5,630 53	Profit and loss, and contingent fund	17,802 17
Loans on real estate	38,417 61	Due depositors	137,888 10
Loans on stocks	30,300 00	Due banks and bankers	5,610 55
Loans on personal security and overdrafts	127,939 26	Other liabilities	1,219 82
Money on hand	10,250 19		
Due from banks and bankers	37,120 56		
Other assets	3,095 94		
Total resources	$262,520 64	Total liabilities	$262,520 64

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. Myers, 36; J. P. Anderson, 10; E. B. Jackson, 10; J. C. Bull, Jr., 10; O. H. Spring, 15; Thomas Bair, 200; Wesley W. Stone, 120. Total number of shares held by the Directors is 401.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$5,630 53	$5,630 53

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt and Del Norte	$38,417 61	$50,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
800 shares City Street Improvement Co. stock	$8,000 00	$15,000 00	$24,000 00
150 shares Riverside Lumber Co. stock	15,000 00	1,800 00	15,000 00
79 shares Riverside Lumber Co. stock	7,900 00	3,500 00	7,900 00
900 shares Western Redwood Co. stock	90,000 00	10,000 00	10,000 00
Totals	$120,900 00	$30,300 00	$56,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$13,995 64
Bank of Eureka	22,408 92
National Park Bank, New York	716 00
Total	$37,120 56

PLACER COUNTY BANK—AUBURN.

(Incorporated October, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. D. Rideout, President. A. L. Smith, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	2,500 00	Reserve fund	12,500 00
Miscellaneous bonds	101,451 25	Profit and loss, and contingent fund	18,605 57
County warrants	1,006 38	Due depositors	320,336 13
Loans on real estate	950 00	Due banks and bankers	8,581 10
Loans on personal security and overdrafts	163,005 99	Other liabilities	1,952 43
Checks in course of collection	14,164 61		
Money on hand	20,835 50		
Due from banks and bankers	101,158 58		
Other assets	1,902 92		
Total resources	$411,975 23	Total liabilities	$411,975 23

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 675; D. W. Lubeck, 150; T. J. Nichols, 75; J. H. Neff, 50; Harold T. Power, 50. Total number of shares held by the Directors is 1,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	$2,500 00	$5,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Placer	$950 00	$2,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
100 Spring Valley Water Works second mortgage bonds	$100,000 00	$101,451 25	$103,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank	$22,532 15
California State Bank, Sacramento	19,186 63
J. P. Morgan & Co., New York	59,439 80
Total	$101,158 58

AZUSA VALLEY BANK—AZUSA.

(Incorporated August 15, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. R. Powell, President. P. C. Daniels, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,000 00	Capital paid in coin	$25,000 00
Loans on real estate	35,699 00	Reserve fund	2,000 00
Loans on stocks, bonds, and warrants	847 50	Profit and loss, and contingent fund	641 50
Loans on other securities (grain, etc.)	1,225 00	Due depositors	139,692 19
Loans on personal security and overdrafts	76,016 68		
Money on hand	5,827 29		
Due from banks and bankers	41,495 66		
Other assets	2,222 56		
Total resources	$167,333 69	Total liabilities	$167,333 69

The amount of capital stock is $50,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Powell, 20; G. W. Felts, 11; P. C. Daniels, 55; H. D. Briggs, 4; J. E. Daly, 12; W. S. Bridges, 3; W. C. Ormiston, 5¾. Total number of shares held by the Directors is 110¾.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$35,699 00	$79,100 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Stock of the Glendora-Azusa Water Co.	$800 00	$550 00	$960 00
Stock of the Artesian Belt Water Co.	500 00	297 50	700 00
Totals	$1,300 00	$847 50	$1,660 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Life insurance policies	$1,225 00	$1,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Chase National Bank, New York	$19,055 15
Crocker-Woolworth National Bank, San Francisco	1,848 75
Merchants National Bank, Los Angeles	20,591 76
Total	$41,495 66

Description of Other Assets.

	Amt. on Books.	Market Value.
United States Internal Revenue stamps	$545 00	$545 00

BANK OF BAKERSFIELD.

(Incorporated September 30, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. W. Wible, President. J. J. Mack, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$17,077 73	Capital paid in coin	$125,000 00
Miscellaneous bonds	48,854 00	Reserve fund	60,000 00
Loans on real estate	33,642 09	Profit and loss, and contingent fund	12,651 01
Loans on personal security and overdrafts	421,070 75	Due depositors	375,586 88
Money on hand	14,935 40	Due banks and bankers	6,882 09
Due from banks and bankers	42,974 32	Other liabilities	1,094 00
Other assets	2,659 69		
Total resources	$581,213 98	Total liabilities	$581,213 98

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $125,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. W. Wible, 140; Andrew Brown, 200; John M. Keith, 75; L. Guggenheim, 50; J. J. Mack, 100. Total number of shares held by the Directors is 565.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$14,077 73	$15,000 00
Kings	3,000 00	3,000 00
Totals	$17,077 73	$18,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kern	$33,642 09	$50,000 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	$8,000 00	$8,000 00	$8,800 00
Market Street Railroad bonds	20,000 00	21,920 00	23,500 00
Valley Railroad bonds	10,000 00	10,132 00	12,000 00
Kern County school bonds	8,000 00	8,628 00	9,600 00
Totals	$46,000 00	$48,680 00	$53,900 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Tehachapi	$2,748 85
Chase National Bank, New York	9,436 45
Farmers National Bank	1,550 51
Producers Bank	6,065 35
Farmers and Merchants Bank	3,310 24
Northern Trust Co.	11,044 05
Hongkong and Shanghai Banking Co.	574 43
Collections in transit	8,244 44
Total	$42,974 32

KERN VALLEY BANK—BAKERSFIELD.

(Incorporated February 24, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

SOLOMON JEWETT, President. H. A. BLODGET, Cashier.

Resources.		*Liabilities.*	
Bank premises	$30,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	58,295 48	Reserve fund	60,000 00
Miscellaneous bonds and stocks	15,800 00	Profit and loss, and contingent fund	34,447 20
County warrants	825 97	Due depositors	555,664 97
Loans on real estate	41,594 00	Due banks and bankers	5,141 23
Loans on stocks and bonds	49,480 00	Bills payable	50,000 00
Loans on personal security and overdrafts	496,078 72	Other liabilities	12,141 61
Money on hand	16,875 00		
Due from banks and bankers	13,940 81		
Other assets	94,505 03		
Total resources	$817,395 01	Total liabilities	$817,395 01

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Solomon Jewett, 253½; H. A. Blodget, 244½; F. Roper, 60; A. Weill, 6; J. B. Scovel, 172. Total number of shares held by the Directors is 736.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$58,295 48	$65,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$41,594 00	$60,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Lowell Land and Improvement Co. stock	$20,000 00	$8,800 00	$15,000 00
California Beet Sugar Estate and Land Co. bonds	7,000 00	7,000 00	7,000 00
Kern County warrants	825 97	825 97	825 97
Totals	$27,825 97	$16,625 97	$22,825 97

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
350 shares Soutnern Hotel Association stock	$35,000 00	$12,340 00	$21,000 00
200 shares Lowell Land and Improvement Co. stock	20,000 00	14,000 00	15,000 00
1 share Bakersfield Fuel and Oil Co. stock	1,000 00	300 00	750 00
25 shares Providential Mutual Building and Loan Association stock	2,500 00	150 00	695 00
50 shares Protective Savings Mutual Building and Loan Association stock	5,000 00		
100 shares Berry Oil and Development Co. stock	1,000 00	1,000 00	1,000 00
29,500 shares El Dorado Oil Co. stock	29,500 00	12,550 00	29,500 00
12⅜ shares Our Own Oil Co. stock	12,375 00	4,500 00	12,375 00
7 shares Bakersfield Building and Loan Association stock	1,400 00	500 00	1,350 00
980 shares Sierra Oil Co. stock	19,600 00	40 00	98 00
250 shares Shamrock Oil Co. stock	625 00	100 00	300 00
9 Turlock Irrigation District bonds	4,500 00	4,000 00	4,500 00
Totals	$132,500 00	$49,480 00	$86,568 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California Bank, Los Angeles	$5,255 22
Merchants National Bank, Philadelphia	1,436 19
Sundry out collections in transit	2,922 78
Bank of Tehachapi	2,476 74
Bank of Visalia	901 34
Bank of Hanford	948 54
Total	$13,940 81

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Coyote scalp certificates	$31,165 40
Internal Revenue stamps	531 95
Live stock and harvesting machinery	3,653 72
Accrued interest	49,256 72
Total	$84,607 79

SACRAMENTO VALLEY BANK—BIGGS.

(Incorporated December 16, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. K. SMITH, President. G. K. SMITH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$23,224 49	Capital paid in coin	$60,000 00
Loans on real estate	19,062 50	Profit and loss, and contingent fund	6,537 00
Loans on other securities (grain, etc.),	20,325 00	Due depositors	41,767 88
Loans on personal security and overdrafts	32,656 68		
Money on hand	4,372 55		
Due from banks and bankers	4,629 71		
Furniture and fixtures	1,350 00		
Expenses	2,658 95		
Other assets	25 00		
Total resources	$108,304 88	Total liabilities	$108,304 88

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $60,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: G. K. Smith, 1,228; W. M. Smith, 50; J. A. Foster, 16; D. Streeter, 20; J. M. Hastings, 171. Total number of shares held by the Directors is 1,485.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$19,086 04	$19,086 04
Glenn	4,138 45	4,138 45
Totals	$23,224 49	$23,224 49

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$17,462 50	$28,000 00
Glenn	1,600 00	2,500 00
Totals	$19,062 50	$30,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain	$20,325 00	$27,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California State Bank, Sacramento	$3,237 79
Wells, Fargo & Co.'s Bank, San Francisco	252 14
Wells, Fargo & Co.'s Bank, New York	1,078 98
Checks in course of collection	60 80
Total	$4,629 71

BANK OF CAMPBELL.

(Incorporated July 13, 1896.)

Showing its Financial Condition at Close of Business August 11, 1900.

SAMUEL F. COOPER, President. JOHN F. DUNCAN, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$1,100 00	Capital paid in coin	$25,000 00
Loans on real estate	30,200 00	Reserve fund	800 00
Loans on stocks	950 00	Profit and loss, and contingent fund	1,250 67
Loans on personal security and overdrafts	54,282 08	Due depositors	72,727 63
Money on hand	3,889 71	Other liabilities	84 00
Due from banks and bankers	8,631 46		
Other assets	809 05		
Total resources	$99,862 30	Total liabilities	$99,862 30

The amount of capital stock is $50,000; amount subscribed is $25,000; the amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Samuel F. Cooper, 285; Benjamin Campbell, 5; W. P. Cragin, 1; S. G. Rodeck, 2; W. W. Turney, 5; R. K. Thomas, 10; P. G. Keith, 25; J. C. Ainsley, 30; C. D. Cutting, 5; E. I. Price, 10; S. R. Wade, 20. Total number of shares held by the Directors is 398.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$30,200 00	$80,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Santa Clara Valley Water Co. stock	$7,250 00	$950 00	$4,450 00
Bank of Kentucky stock	1,000 00	1,000 00	1,600 00
Totals	$8,250 00	$1,950 00	$6,050 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Garden City Bank and Trust Co., San José	$718 89
Wells, Fargo & Co.'s Bank, San Francisco	3,487 13
Chemical National Bank, New York	1,999 44
Merchants National Bank, Chicago	598 01
Bank of San José	1,827 99
Total	$8,631 46

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Internal Revenue stamps	$90 00	$90 00

BANK OF BUTTE COUNTY—CHICO.

(Incorporated January 15, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. D. Rideout, President. J. R. Robinson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	56,329 72	Reserve fund	62,500 00
Miscellaneous stocks	43,515 00	Profit and loss, and contingent fund	57,400 59
Loans on real estate	131,695 84	Due depositors	335,565 73
Loans on other securities (grain, etc.)	100,533 62	Due banks and bankers	95,391 20
Loans on personal security and overdrafts	427,740 18	Other liabilities	4,042 99
Money on hand	13,549 53		
Due from banks and bankers	2,718 37		
Other assets	8,818 25		
Total resources	$804,900 51	Total liabilities	$804,900 51

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 350; F. C. Lusk, 400; George C. Perkins, 200; Edward Harkness, 10; J. R. Robinson, 315. Total number of shares held by the Directors is 1,275.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$55,329 72	$60,000 00
Tehama	1,000 00	1,000 00
Totals	$56,329 72	$61,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$128,862 88	$200,000 00
Plumas	2,832 96	6,000 00
Totals	$131,695 84	$206,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
831 shares Chico Water Co. stock	$83,100 00	$30,000 00	$35,000 00
603 shares Chico Gas Co. stock	30,150 00	13,015 00	15,000 00
25 shares I. O. O. F. Hall stock	500 00	500 00	500 00
Totals	$113,750 00	$43,515 00	$50,500 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat, barley, and hay in warehouse	$100,533 62	$130,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank	$741 84
J. P. Morgan & Co., New York	1,976 53
Total	$2,718 37

Description of Other Assets.

	Amt. on Books.
Invested in revenue stamps	$642 92
Gold dust account, gold dust on hand	415 35
Collection account (outstanding collections)	2,789 78
Total	$3,848 05

BANK OF CHICO.

(Incorporated December 26, 1872.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAMES M. HAVEN, President. A. H. CREW, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	114,835 27	Profit and loss, and contingent fund	3,335 44
Miscellaneous stocks	7,057 00	Due depositors	170,365 29
County warrants	197 00	Due banks and bankers	69,451 54
Loans on real estate	126,210 12	Other liabilities	124 70
Loans on other securities (grain, etc.)	30,110 22		
Loans on personal security and overdrafts	235,013 79		
Money on hand	12,568 65		
Due from banks and bankers	592 31		
Other assets	3,692 61		
Total resources	$543,276 97	Total liabilities	$543,276 97

The amount of capital stock is $500,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. H. Crew, 500; J. M. Haven, 3; H. W. Heath, 500. Total number of shares held by the Directors is 1,003.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$110,653 17	$114,450 00
Glenn	2,600 00	3,200 00
Tehama	1,582 10	1,600 00
Totals	$114,835 27	$119,250 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$58,697 55	$104,350 00
Glenn	4,500 00	5,600 00
Colusa	1,490 00	2,500 00
Tehama	3,445 59	5,200 00
Lassen	950 00	1,300 00
San Francisco	57,126 98	75,000 00
Totals	$126,210 12	$193,950 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Park Hotel Co. stock	$2,500 00	$2,237 00	$2,500 00
Odd Fellows' Building stock	3,220 00	3,220 00	3,220 00
Chico Water Co. stock	3,200 00	1,500 00	1,600 00
Chico Butter and Cheese Factory stock	100 00	100 00	100 00
County warrants	197 00	197 00	197 00
Totals	$9,217 00	$7,254 00	$7,617 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for hay	$2,982 16	$3,402 00
Warehouse receipts for grain	27,128 06	34,840 00
Totals	$30,110 22	$38,242 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Checks in transit	$330 25
Crocker-Woolworth National Bank, San Francisco	262 06
Total	$592 31

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust on hand	$58 07	$58 07
War stamps on hand	300 00	300 00
Totals	$358 07	$358 07

BANK OF CLOVERDALE.

(Incorporated February 25, 1884.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. T. BRUSH, President. C. B. SHAW, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$57,000 00
Real estate taken for debt	11,503 31	Reserve fund	3,000 00
Miscellaneous stocks	314 00	Profit and loss, and contingent fund	6,276 12
Loans on real estate	35,014 34	Due depositors	90,059 98
Loans on personal security and overdrafts	46,040 07		
Money on hand	11,835 25		
Due from banks and bankers	35,148 53		
Other assets	3,480 60		
Total resources	$156,336 10	Total liabilities	$156,336 10

The amount of capital stock is $200,000; amount subscribed is $57,000; amount paid in coin is $57,000. The total number of shares of stock issued is 570; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Brush, 84; J. E. Chalfant, 140; I. E. Shaw, 90; S. Pinschower, 39; G. W. Prescott, 127. Total number of shares held by the Directors is 480.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$2,521 00	$2,521 00
Mendocino	8,982 31	8,982 31
Totals	$11,503 31	$11,503 31

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$16,374 34	$16,374 34
Mendocino	18,640 00	18,640 00
Totals	$35,014 34	$35,014 34

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
12 shares Cloverdale Wine Co. stock	$208 00	$208 00
9 shares Riverside Water Co. stock	106 00	106 00
Totals	$314 00	$314 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$15,039 81
Chase National Bank, New York	16,299 80
Santa Rosa National Bank, Santa Rosa	289 42
Santa Rosa Bank, Santa Rosa	1,325 92
Bank of Healdsburg	1,955 19
Bank of Ukiah	238 39
Total	$35,148 53

COLUSA COUNTY BANK—COLUSA.

(Incorporated September 15, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEORGE HAGAR, President. W. P. HARRINGTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	295,288 80	Profit and loss, and contingent fund	141,992 09
Miscellaneous bonds and stocks	5,575 53	Due depositors	539,965 72
County warrants	305 55	Due banks and bankers	11,533 01
Loans on real estate	350,973 25	Other liabilities	9,848 74
Loans on stocks	12,898 00		
Loans on other securities (grain, etc.)	244,682 00		
Loans on personal security and overdrafts	194,773 70		
Money on hand	34,661 99		
Due from banks and bankers	31,041 47		
Other assets	15,139 27		
Total resources	$1,203,339 56	Total liabilities	$1,203,339 56

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Hagar, 603; W. P. Harrington, 380; J. H. Jewett, 271; Frank Miller, 72⅔; J. W. Goad, 50. Total number of shares held by the Directors is 1,376⅔.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa and Glenn	$295,288 80	$295,288 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$308,354 10	$400,000 00
Glenn	42,519 15	60,000 00
Totals	$350,973 25	$460,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Colusa Warehouse Company stock	$5,000 00	$5,000 00	$5,000 00
Central Irrigation District bonds	34,500 00	575 53	----------
Colusa County warrants	305 55	305 55	305 55
Reclamation District No. 108 warrants	10,506 17	10,506 17	10,506 17
Totals	$50,311 72	$16,387 25	$15,811 72

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Colusa Warehouse Co. stock	$25,000 00	$12,898 00	$25,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	$244,682 00	$275,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California	$28,065 70
National Bank of D. O. Mills & Co., Sacramento	2,584 40
Bank of Willows	391 37
Total	$31,041 47

CITIZENS BANK—CORONA.

(Incorporated November 17, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

FRANK SCOVILLE, President. M. TERPENING, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	7,500 00	Reserve fund	1,200 00
Loans on real estate	1,256 57	Profit and loss, and contingent fund	235 12
Loans on stocks	3,250 00	Due depositors	94,206 37
Loans on other securities (grain, etc.)	1,320 00	Other liabilities	205 36
Loans on personal security and overdrafts	78,047 89		
Money on hand	5,848 36		
Due from banks and bankers	13,413 93		
Other assets	2,210 10		
Total resources	$120,846 85	Total liabilities	$120,846 85

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank Scoville, 25; Geo. Brown, 10; Jacob Stoner, 15; T. P. Drinkwater, 15; M. Terpening, 60. Total number of shares held by the Directors is 125.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$7,378 64	$7,378 64
Trego County, Kansas	121 36	121 36
Totals	$7,500 00	$7,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$1,056 57	$4,000 00
Gove County, Kansas	200 00	600 00
Totals	$1,256 57	$4,600 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
28,000 shares Taylor Trust Company's stock	$28,000 00	$3,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay and warehouse receipts	$1,320 00	$2,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Chase National Bank, New York	$4,030 10
First National Bank, Chicago	1,172 58
Los Angeles National Bank	7,477 83
Orange-Growers' Bank, Riverside	733 42
Total	$13,413 93

COVINA VALLEY BANK—COVINA.

(Incorporated April 9, 1898.)

Showing its Financial Condition at Close of Business August 11, 1900.

C. H. RUDDOCK, President. F. M. DOUGLASS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,870 55	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	10,425 00	Reserve fund	2,771 08
Loans on real estate	29,346 50	Profit and loss, and contingent fund	4,566 19
Loans on stocks	5,890 00	Due depositors	144,567 92
Loans on personal security and overdrafts	74,079 63		
Money on hand	6,544 93		
Due from banks and bankers	42,414 06		
Furniture and fixtures	833 80		
Expenses	2,039 59		
Other assets	461 13		
Total resources	$176,905 19	Total liabilities	$176,905 19

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. Ruddock, 40; Jos. H. Adams, 50; F. M. Douglass, 80; A. P. Kerckhoff, 10; J. H. Bartle, 5; H. W. Hellman, 5. Total number of shares held by the Directors is 190.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$29,346 50	$95,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Covina Irrigating stock	$25,000 00	$5,490 00	$12,500 00
Columbia Land and Water Co. stock	900 00	400 00	800 00
Totals	$25,900 00	$5,890 00	$13,300 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Park Bank, New York	$224 90
Farmers and Merchants Bank, Los Angeles	9,199 21
Nevada National Bank, San Francisco	2,273 18
Chicago National Bank, Chicago	30,716 77
Total	$42,414 06

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$461 13	$461 13

DEL NORTE COUNTY BANK—CRESCENT CITY.

(Incorporated March 12, 1900.)

Showing its Financial Condition at Close of Business August 11, 1900.

JACOB MARHOFFER, President. T. B. CUTLER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$895 00	Capital paid in coin	$25,000 00
Loans on personal security and overdrafts	21,915 00	Profit and loss, and contingent fund	303 19
Money on hand	13,394 32	Due depositors	33,458 43
Due from banks and bankers	20,351 36		
Other assets	2,205 94		
Total resources	$58,761 62	Total liabilities	$58,761 62

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jacob Marhoffer, 20; Henry Westbrook, 20; T. B. Cutler, 50; J. B. Endert, 20; Thos. Duffy, 10. Total number of shares held by the Directors is 120.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$16,151 99
Ferndale Bank	526 50
National Bank of the Republic, Chicago	1,458 76
Western National Bank of New York	1,553 11
First National Bank, Grant's Pass, Or. (collection)	661 00
Total	$20,351 36

DESCRIPTION OF OTHER ASSETS.

	Market Value.
Endorsed notes	$21,915 00

BANK OF DIXON.

(Incorporated October 30, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. G. LITTLE, President. J. H. RICE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,000 00	Capital paid in coin	$225,900 00
Real estate taken for debt	128,241 57	Reserve fund	33,000 00
County warrants	60 17	Due depositors	109,664 69
Loans on real estate	80,640 50	Due banks and bankers	31,792 67
Loans on personal security and overdrafts	166,301 15	Other liabilities	838 76
Money on hand	9,610 52		
Due from banks and bankers	2,796 35		
Other assets	6,545 86		
Total resources	$401,196 12	Total liabilities	$401,196 12

The amount of capital stock is $500,000; amount subscribed is $225,900; amount paid in coin is $225,900. The total number of shares of stock issued is 2,259; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Little, 240; H. Petersen, 220; H. Rohner, 150; H. E. McCune, 126; J. S. Garnett, 105; A. C. Hazelton, 117½; J. S. Mayen, 100. Total number of shares held by the Directors is 1,058½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$103,785 29	$110,000 00
Yolo	2,500 00	3,000 00
Glenn	19,016 28	19,016 28
Territory of Arizona	3,940 00	5,000 00
Totals	$128,241 57	$137,016 28

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$10,000 00	$10,000 00
Solano	70,640 50	90,000 00
Totals	$80,640 50	$100,000 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
County school warrants	$60 17	$60 17	$60 17

Amount Due from, or Deposited with, other Banks or Bankers.

London, Paris, and American Bank, San Francisco	$1,730 02
Crocker-Woolworth National Bank, San Francisco	796 93
Lazard Frères, Paris	269 40
Total	$2,796 35

Amount Due Banks or Bankers.

National Bank of D. O. Mills & Co., Sacramento	$31,792 67

Description of Other Assets.

	Amt. on Books.	Market Value.
Interest used in last dividend	$4,585 21	$15,850 32

LOS NIETOS VALLEY BANK—DOWNEY.

(Incorporated July, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. W. Blythe, President. H. A. Scott, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$50,000 00
Loans on real estate	21,200 00	Reserve fund	1,500 00
Loans on personal security and overdrafts	48,269 31	Profit and loss, and contingent fund	381 65
Money on hand	4,583 80	Due depositors	53,465 63
Due from banks and bankers	25,480 67		
Other assets	2,813 50		
Total resources	$105,347 28	Total liabilities	$105,347 28

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. W. Blythe, 58; Clinton Blythe, 60; B. M. Blythe, 50; H. A. Scott, 50; J. W. Siler, 30; D. P. Smart, 50; Chas. P. Walker, 55. Total number of shares held by the Directors is 353.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$21,200 00	$71,500 00

CONSOLIDATED BANK OF ELSINORE.

(Incorporated August 18, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. A. STEWART, President. J. T. KUHNS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,500 00	Capital paid in coin	$25,000 00
Real estate taken for debt	5,657 00	Reserve fund	122 00
Miscellaneous stocks	1,488 00	Profit and loss, and contingent fund	1,335 20
Loans on real estate	700 00	Due depositors	14,841 57
Loans on personal security and overdrafts	11,344 60		
Money on hand	4,603 56		
Due from banks and bankers	3,117 32		
Other assets	3,888 29		
Total resources	$41,298 77	Total liabilities	$41,298 77

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. A. Stewart, 11; C. H. Lewis, 15; Chas. Leech, 5½; W. E. Hampton, 9¼; W. G. McVicar, 5½. Total number of shares held by the Directors is 46¼.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$5,657 00	$6,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$700 00	$1,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
944 shares Elsinore Land and Water Co. stock	$3,720 00	$1,488 00	$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Los Angeles National Bank	$1,382 39
First National Bank of Riverside	538 32
San Francisco National Bank	639 57
Chase National Bank, New York	557 04
Total	$3,117 32

DESCRIPTION OF OTHER ASSETS.

	Market Value.
Revenue stamps	$69 00

BANK OF ESCONDIDO.

(Incorporated December 27, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. W. Wohlford, President. J. H. Anderson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,974 45	Capital paid in coin	$30,000 00
Real estate taken for debt	2,961 13	Reserve fund	10,000 00
Miscellaneous bonds and stocks	21,710 46	Profit and loss, and contingent fund	8,525 45
Loans on real estate	7,060 00	Due depositors	103,067 93
Loans on personal security and overdrafts	78,369 86		
Money on hand	5,362 58		
Due from banks and bankers	23,094 70		
Other assets	2,060 20		
Total resources	$151,593 38	Total liabilities	$151,593 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin in $30,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Wohlford, 375; D. L. Withington, 200; J. H. Anderson, 100; W. L. Ramey, 50; B. C. Musser, 25; Sallie B. Wohlford, 10. Total number of shares held by the Directors is 760.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$773 00	$400 00
Pennington County, South Dakota	2,188 13	1,000 00
Totals	$2,961 13	$1,400 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$7,060 00	$14,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
School bonds of Madison, Nebraska	$12,250 00	$12,823 80	$12,823 80
200 shares Escondido Lumber Co. stock	20,000 00	8,000 00	10,000 00
2 bonds Escondido Irrigation District (secured)	1,000 00	866 66	1,000 00
Coyote scalps	20 00	20 00	----------
Totals	$33,270 00	$21,710 46	$23,823 80

Amount Due from, or Deposited with, other Banks or Bankers.

Chemical National Bank, New York	$5,362 47
Mercantile Loan and Trust Co., Chicago	4,827 43
Nevada National Bank, San Francisco	1,803 71
Farmers and Merchants Bank, Los Angeles	6,522 72
Bank of Commerce, San Diego	1,433 86
First National Bank, San Diego	2,917 39
Consolidated National Bank, San Diego	227 12
Total	$23,094 70

BANK OF EUREKA.

(Incorporated October 24, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. CARSON, President. J. K. DOLLISON, Vice-President. C. P. SOULÉ, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,754 93	Capital paid in coin	$100,000 00
Real estate taken for debt	7,619 25	Profit and loss, and contingent fund	50,709 93
Miscellaneous bonds and stocks	119,133 60	Due depositors	673,165 80
County warrants	124 63	Due banks and bankers	51,371 67
Loans on real estate	10,066 00	Other liabilities	4,474 02
Loans on stocks	53,400 00		
Loans on personal security and overdrafts	286,795 15		
Money on hand	112,288 88		
Due from banks and bankers	272,671 35		
Other assets	5,867 63		
Total resources	$879,721 42	Total liabilities	$879,721 42

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Carson, 100; J. K. Dollison, 200; Allen A. Curtis, 170; Alex Connick, 100; Robert Porter, 100; A. Berding, 40; C. P. Soulé, 220. Total number of shares held by the Directors is 930.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$7,619 25	$8,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$10,066 00	$12,300 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds (1907)	$60,000 00	$66,358 60	$68,700 00
Southern Pacific of California (1905) first mortgage gold bonds	50,000 00	52,775 00	56,000 00
Humboldt County claims	127 00	124 63	127 00
Totals	$110,127 00	$119,258 23	$124,827 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Ricks Water Company stock	$74,000 00	$23,400 00	$40,000 00
501 shares Market Street Railway stock	----------	30,000 00	32,000 00
Totals	----------	$53,400 00	$72,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$201,909 49
Ferndale Bank	6,138 11
German-American Bank, New York	3,294 41
Merchants Loan and Trust Co., Chicago	61,329 34
Total	$272,671 35

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps on hand	$1,060 00	$1,060 00
Customers' check books and imprinted stamps	196 78	196 78
Telephone subscription	58 30	58 30
Totals	$1,315 08	$1,315 08

HUMBOLDT COUNTY BANK—EUREKA.

(Incorporated February 27, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. W. HENDERSON, President. F. W. GEORGESON, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$66,005 78	Capital paid in coin	$200,000 00
Miscellaneous bonds	230,628 25	Profit and loss, and contingent fund	23,987 46
County warrants	293 25	Due depositors	476,303 11
Loans on real estate	34,079 65	Due banks and bankers	74,541 70
Loans on stocks	13,000 00	Other liabilities	2,062 27
Loans on personal security and overdrafts	171,086 08		
Money on hand	150,925 86		
Due from banks and bankers	106,972 39		
Other assets	3,903 28		
Total resources	$776,894 54	Total liabilities	$776,894 54

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Henderson, 45; Josiah Bell, 130; N. Bullock, 67; I. Cullberg, 81; J. M. Carson, 20; H. H. Buhne, 45; H. W. McClellan, 91; S. W. McFarland, 30; John M. Vance, 50. Total number of shares held by the Directors is 559.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$66,005 78	$66,005 78

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$34,079 65	$60,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
25 Spring Valley Water 4% 2d mtg. bonds	$25,000 00	$26,693 75	$26,693 75
25 Market Street R. R. 5% 1st consol. bonds	25,000 00	26,997 00	26,997 00
30 Spring Valley Water 4% 3d mtg. bonds	30,000 00	30,450 00	30,450 00
25 Spring Valley Water 4% 3d mtg. bonds	25,000 00	25,406 25	25 406 25
40 Spring Valley Water 4% 3d mtg. bonds	40,000 00	40,550 00	40,550 00
65 Spring Valley Water 4% 3d mtg. bonds	65,000 00	66,475 00	66,475 00
8 Spring Valley Water 4% 2d mtg. bonds	8,000 00	8,300 00	8,300 00
4 Spring Valley Water 6% 1st mtg. bonds	4,000 00	4,620 00	4,620 00
1 S. F. & N. P. Railway 5% bond	1,000 00	1,136 25	1,136 35
Sundry Humboldt County warrants	293 25	293 25	293 25
Totals	$223,293 25	$230,921 50	$230,921 50

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
45 shares Humboldt County Bank stock	$4,500 00	$5,000 00	$4,860 00
45 shares Humboldt County Bank stock	4,500 00	8,000 00	4,860 00
36 shares Home Savings Bank stock	3,600 00		1,800 00
Totals	$12,600 00	$13,000 00	$11,520 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$74,867 00
Bank of Arcata	5,907 80
Ferndale Bank	1,662 61
Laidlaw & Co., New York	13,631 52
Merchants Loan and Trust Co., Chicago	10,903 46
Total	$106,972 39

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
United States Internal Revenue stamps	$428 58
Pending suit	207 25
Total	$635 83

FERNDALE BANK.

(Incorporated February 17, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. PUTNAM, President. J. H. FROST, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$89,114 00	Capital paid in coin	$35,000 00
Loans on personal security and overdrafts	80,182 48	Profit and loss, and contingent fund	7,795 28
Money on hand	13,938 17	Due depositors	222,691 99
Due from banks and bankers	86,759 07	Due banks and bankers	6,592 81
Other assets	3,067 07	Other liabilities	980 71
Total resources	$273,060 79	Total liabilities	$273,060 79

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $35,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $35.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Shaw, 40; E. P. Nissen, 30; J. Rasmussen, 20; M. Fitzsimmons, 20; Geo. Williams, 40; W. N. Russ, 40; P. Calanchini, 40; J. H. Frost, 180; A. Putnam, 80. Total number of shares held by the Directors is 490.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Humboldt	$89,114 00	$89,114 00

BANK OF FORT BRAGG.

(Incorporated October 29, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

CALVIN STEWART, President. H. A. WELLER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$1,537 97	Capital paid in coin	$26,000 00
County warrants	37 50	Reserve fund	864 23
Loans on personal security and overdrafts	42,973 29	Profit and loss, and contingent fund	511 03
Money on hand	6,762 14	Due depositors	60,044 57
Due from banks and bankers	33,779 92		
Other assets	2,329 01		
Total resources	$87,419 83	Total liabilities	$87,419 83

The amount of capital stock is $100,000; amount subscribed is $30,000; amount paid in coin is $26,000. The total number of shares of stock issued is 260; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Calvin Stewart, 50; James Hunter, 50; H. A. Weller, 50; Thomas Pollard, 25; C. H. Weller, 25. Total number of shares held by the Directors is 200.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	$1,537 97	$1,650 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Mendocino County School Warrant No. 10. Helena District	$37 50	$37 50	$37 50

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Pollard & Dodge, San Francisco	$27,739 58
Wells, Fargo & Co.'s Bank, San Francisco	3,817 12
Bank of Ukiah	2,063 93
Knauth, Nachod & Kuhne, New York	159 29
Total	$33,779 92

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Lumber Company time drafts in process of collection	$1,544 82	$1,544 82

THE CARLOCK BANKING COMPANY—FORT JONES.

(Incorporated June 27, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. B. CARLOCK, President. M. C. BEEM, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,500 00	Capital paid in coin	$50,000 00
Real estate taken for debt	1,825 00	Profit and loss, and contingent fund	4,626 51
Loans on real estate	73,562 25	Due depositors	92,434 87
Loans on other securities (grain, etc.)	2,165 00	Due banks and bankers	785 64
Loans on personal security and overdrafts	40,418 24		
Money on hand	6,771 70		
Due from banks and bankers	14,104 83		
Other assets	1,500 00		
Total resources	$147,847 02	Total liabilities	$147,847 02

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each. are as follows: A. B. Carlock, 420; Chas. Hovenden, 20; J. W. Young, 20; N. C. Carlock, 10; D. W. Jones, 10. Total number of shares held by the Directors is 480.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	$1,825 00	$1,825 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$6,660 00	$10,000 00
Siskiyou	61,502 25	100,000 00
San Joaquin	1,900 00	3,500 00
Multnomah County, Oregon	3,500 00	5,000 00
Totals	$73,562 25	$118,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgage on band of cattle	$200 00	$500 00
Chattel mortgage on mining machinery	800 00	1,500 00
Chattel mortgage on farming machinery and horses	900 00	2,000 00
Chattel mortgage on growing crop of grain	110 00	300 00
Chattel mortgage on wagon and team	155 00	300 00
Totals	$2,165 00	$4,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$9,407 29
Bank of Bakersfield	4,697 54
Total	$14,104 83

BANK OF CENTRAL CALIFORNIA—FRESNO.

(Incorporated February 26, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

LOUIS EINSTEIN, President. LEOPOLD GUNDELFINGER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt and bought as investment	$46,300 78	Capital paid in coin	$140,000 00
Miscellaneous bonds and stocks	30,423 03	Reserve fund	6,000 00
Loans on real estate	57,040 00	Profit and loss, and contingent fund	20,960 74
Loans on stocks and bonds	3,435 00	Due depositors	276,819 30
Loans on other securities (grain, etc.)	10,505 00	Due banks and bankers	303 61
Loans on personal security and overdrafts	202,643 18		
Money on hand	35,363 54		
Due from banks and bankers	49,141 44		
Other assets	9,231 68		
Total resources	$444,083 65	Total liabilities	$444,083 65

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $140,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: Louis Einstein, 370; Leopold Gundelfinger, 150; Max Frankenau, 50; Robert Kennedy, 50; Wm. Helm, 10. Total number of shares held by the Directors is 630.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno, and parcel projecting into Tulare	$46,300 78	$48,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Est. Market Val.
Fresno	$57,040 00	$100,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
534 shares Fresno Gas and Electric Light Co. stock	$53,400 00	$5,607 50	$6,675 00
86 shares Fresno County Abstract Co. stock	8,600 00	3,945 00	5,160 00
2 shares I Street Improvement Co. stock	2,000 00	121 13	150 00
1 share Fowler Switch Canal Co. stock	300 00	75 00	75 00
2 shares Tuolumne County Mining Co. stock	48 00	15 20	40 00
21 bonds Fresno Gas and Electric Light Co., $1,000 each	21,000 00	20,659 20	21,000 00
Totals	$85,348 00	$30,423 03	$33,100 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
12 bonds (6 each) Alta and Tule River Irrigation Districts	$6,000 00	$1,800 00	$2,400 00
12 shares Centerville and Kingsburg Ditch Co. stock	1,200 00	600 00	720 00
80 shares Selma Water Co. stock	2,000 00	635 00	800 00
12 shares Fresno National Bank stock	1,200 00	400 00	900 00
Totals	$10,400 00	$3,435 00	$4,820 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
On wheat and barley in warehouses	$10,505 00	$12,080 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Bakersfield	$2,925 05
Credit Lyonnais, London	7,011 62
Farmers and Merchants Bank, Los Angeles	2,889 21
London and San Francisco Bank, San Francisco	15,005 61
J. P. Morgan & Co., New York	4,521 57
National Bank of D. O. Mills & Co., Sacramento	1,266 57
Nevada National Bank, San Francisco	11,188 50
The San Joaquin Valley Bank, Stockton	1,431 15
First National Bank, Selma	445 80
Union National Bank, Chicago	8,456 36
Total	$49,141 44

Description of Other Assets.

	Amt. on Books.	Market Value.
Check in course of collection	$32 00	$32 00
Live stock, farming implements, and raisin trays	131 50	131 50
Internal Revenue stamps, and imprinted stamped checks and drafts on hand	939 10	939 10
Totals	$1,102 60	$1,102 60

FRUIT-GROWERS' BANK—FULLERTON.

(Incorporated August 15, 1895.)

Showing its Financial Condition at Close of Business August 11, 1900.

B. G. Balcom, President. C. E. Holcomb, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$25,000 00
Loans on real estate	35,166 76	Reserve fund	1,000 00
Loans on stocks	13,651 09	Profit and loss, and contingent fund	2,000 00
Loans on personal security and overdrafts	40,386 96	Due depositors	127,671 19
Money on hand	4,434 75	Other liabilities	1,227 76
Due from banks and bankers	51,658 35		
Other assets	1,601 04		
Total resources	$156,898 95	Total liabilities	$156,898 95

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. G. Balcom, 287; Paul Seeger, 61; H. G. Wilshire, 20; A. Barrows, 17; A. McDermont, 6; Jacob Stern, 5; J. F. Davis, 5; Erwin Barr, 5; L. C. McKnight, 5. Total number of shares held by the Directors is 411.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Orange	$13,566 76	$30,000 00
Los Angeles	15,000 00	24,000 00
Riverside	1,600 00	3,500 00
San Diego	5,000 00	15,000 00
Totals	$35,166 76	$72,500 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Anaheim Union Water Co. stock	$20,000 00	$3,657 00	$9,000 00
Placentia and Fullerton Warehouse Co. stock	337 40	300 00	337 40
Union Mutual Building and Loan Association stock	1,000 00	300 00	500 00
Utah Mortgage Association stock	600 00	600 00	600 00
Fruit-Growers' Bank stock	850 00	750 00	952 00
Brea Cañon Oil Co. stock	250 00	100 00	750 00
Brown & Dauser Co. stock	99,970 00		9,997 00
German-American Savings Bank (Los Angeles)	600 00	5,944 09	600 00
J. M. Griffith Lumber Co. stock	5,250 00		5,250 00
Home Oil Co. (Whittier) stock	500 00	500 00	1,000 00
Bumiller & Marsh Co. stock	6,000 00	1,500 00	3,000 00
Totals	$135,357 40	$13,651 09	$31,986 40

Amount Due from, or Deposited with, other Banks or Bankers.

Hanover National Bank, New York	$34,285 05
First National Bank, Chicago	1,996 07
Nevada National Bank, San Francisco	1,417 44
California Bank, Los Angeles	6,893 65
Farmers and Merchants Bank, Los Angeles	2,762 84
First National Bank, Santa Ana	4,303 30
Total	$51,658 35

BANK OF GILROY.

(Incorporated June 5, 1871.)

Showing its Financial Condition at Close of Business August 11, 1900.

L. A. WHITEHURST, President. W. R. PYLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,535 39	Capital paid in coin	$68,000 00
Real estate taken for debt	26,027 93	Reserve fund	20,000 00
Miscellaneous stocks	5,162 00	Profit and loss, and contingent fund	3,940 38
Loans on real estate	40,203 00	Due depositors	147,125 74
Loans on other securities (grain, etc.)	6,000 00	Other liabilities	679 00
Loans on personal security and overdrafts	90,882 91		
Money on hand	13,112 54		
Due from banks and bankers	51,036 17		
Other assets	1,785 18		
Total resources	$239,745 12	Total liabilities	$239,745 12

The amount of capital stock is $200,000; amount subscribed is $136,000; amount paid in coin is $68,000. The total number of shares of stock issued is 1,360; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Ellis, 200; L. A. Whitehurst, 150; P. C. Hodges, 45; R. Eschenburg, 85; M. Lennon, 40. Total number of shares held by the Directors is 520.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$2,464 71	$4,000 00
Fresno	2,181 00	2,500 00
Santa Clara	10,300 00	12,000 00
Santa Clara	11,082 22	14,000 00
Totals	$26,027 93	$32,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$39,203 00	$85,000 00
Tulare	1,000 00	1,500 00
Totals	$40,203 00	$86,500 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
5,162 shares The Gilroy Land Co. stock	$5,162 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
400 tons grain in warehouses in Gilroy	$6,000 00	$7,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$26,165 89
Commercial and Savings Bank	17,383 63
Bank of Hollister	4,649 09
Pajaro Valley Bank, Watsonville	2,837 56
Total	$51,036 17

BANK OF GONZALES.

(Incorporated January, 1894.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. WIDEMANN, President. J. C. LAZIER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$48,800 00
Loans on real estate	74,464 98	Reserve fund	9,747 55
Loans on stocks	1,000 00	Due depositors	58,770 05
Loans on other securities (grain, etc.)	593 20	Other liabilities	8,428 79
Loans on personal security and overdrafts	7,152 05		
Money on hand	4,914 60		
Due from banks and bankers	24,702 04		
Other assets	2,919 52		
Total resources	$125,746 39	Total liabilities	$125,746 39

The amount of capital stock is $125,000; amount subscribed is $48,800; amount paid in coin is $48,800. The total number of shares of stock issued is 1,220; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: M. E. Gonzalez, 626; A. Widemann, 257; Wm. Sarles, 257; Joseph Juri, 70; R. H. Lloyd, 10. Total number of shares held by the Directors is 1,220.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$74,464 98	$132,200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Cooper, Olrey & Co. stock	$9,650 00	$1,000 00	$2,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain and hay	$593 20	$743 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells Fargo & Co.'s Bank, San Francisco	$15,469 60
Wells Fargo & Co.'s Bank, New York	21 22
Salinas City Bank	3,398 48
Monterey County Bank	5,684 24
Bank of San José	128 50
Total	$24,702 04

BANK OF HANFORD.

(Incorporated April 11, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. E. Rawlins, President. J. O. Hickman, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,000 00	Capital paid in coin	$154,000 00
Real estate taken for debt	7,861 53	Reserve fund	13,000 00
Miscellaneous bonds and stocks	22,841 45	Profit and loss, and contingent fund	14,788 00
Loans on real estate	109,945 68	Due depositors	430,626 31
Loans on personal security and overdrafts	408,523 54	Due banks and bankers	13,198 68
Money on hand	26,307 37	Other liabilities	2,785 86
Due from banks and bankers	32,455 18		
Other assets	4,464 10		
Total resources	$628,398 85	Total liabilities	$628,398 85

The amount of capital stock is $154,000; amount subscribed is $154,000; amount paid in coin is $154,000. The total number of shares of stock issued is 1,540; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; S. E. Biddle, 135; T. V. Biddle, 80; J. E. Rawlins, 20; J. S. Robertson, 10. Total number of shares held by the Directors is 915.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kings	$7,861 53

Loans on Real Estate by Counties.

Name of County.	Market Value.
Kings	$109,945 68

Amount Invested in Stocks and Bonds.

	Amt. Invested.	Market Value.
Market Street Railway bonds	$21,839 20	$23,400 00
Hanford Development Co. stock	883 50	----------
Miscellaneous	118 75	----------
Totals	$22,841 45	----------

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, Fresno	$9,636 13
Bank of Central California, Fresno	417 18
Farmers National Bank	2,735 78
Los Angeles National Bank	2,836 21
Wells, Fargo & Co.'s Bank, San Francisco	4,373 01
C[illegible]ens Bank, Los Angeles	10,016 96
C[illegible]ections in transit	2,439 91
Total	$32,455 18

FARMERS AND MERCHANTS BANK—HANFORD.

(Incorporated July, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. J. Newport, President. H. E. Wright, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	26,500 00	Reserve fund	1,730 00
Miscellaneous stocks	2,625 00	Profit and loss, and contingent fund	54,990 60
Loans on real estate	21,614 00	Due depositors	215,549 85
Loans on personal security and overdrafts	257,953 80	Due banks and bankers	32,752 46
Money on hand	17,439 82	Other liabilities	2,920 59
Due from banks and bankers	14,735 28		
Other assets	4,075 60		
Total resources	$357,943 50	Total liabilities	$357,943 50

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. J. Newport, 50; J. H. Dopkins, 138; M. H. Douglass, 50; J. B. Newport, 130; S. E. Railsback, 100; A. V. Taylor, 20; H. E. Wright, 124½. Total number of shares held by the Directors is 612½.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kings	$26,500 00	$30,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Kings	$21,614 00	$38,000 00

Amount Invested in Stocks.

	Amt. Invested.	Market Value.
½ share People's Ditch stock	$800 00	$800 00
¼ share People's Ditch stock	375 00	400 00
1 share Last Chance Ditch stock	450 00	500 00
12 shares Farmers and Merchants Bank stock 6 shares Hanford Savings Bank stock	1,000 00	1,000 00
Totals	$2,625 00	$2,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$3,192 22
Seligman & Co., New York	9,365 33
Merchants National Bank, Los Angeles	1,358 44
Farmers National Bank, Fresno	524 92
Producers Bank, Visalia	294 37
Total	$14,735 28

BANK OF HAYWARDS.

(Incorporated February, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. N. Lilienthal, President. J. E. Farnum, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,360 16	Capital paid in coin	$50,000 00
Miscellaneous bonds	1,000 00	Reserve fund	5,000 00
Loans on real estate	20,846 00	Profit and loss	1,662 03
Loans on stocks, bonds, and warrants, and other securities	9,878 90	Due depositors	81,175 79
Loans on personal security and overdrafts	58,471 73	Other liabilities	4,156 95
Money on hand	6,579 22		
Due from banks and bankers	28,690 76		
Other assets	12,168 00		
Total resources	$141,994 77	Total liabilities	$141,994 77

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 25; Geo. W. Prescott, 80; C. O. Hooker, 10; J. Hollister, 25; W. E. Meek, 16. Total number of shares held by the Directors is 156.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Solano	$4,360 16

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$10,978 00	$21,300 00
Fresno	9,868 00	18,000 00
Totals	$20,846 00	$39,300 00

Amount Invested in Bonds.

	Par Value.	Amt. Invested.
Central Irrigation District bonds	$5,000 00	$1,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Miscellaneous securities	$9,878 90	$10,950 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$11,338 64
Anglo-Californian Bank, London	1,648 75
J. & W. Seligman & Co., New York	2,552 13
Union National Bank, Oakland	924 61
Union Savings Bank, Oakland	4,068 00
Farmers and Merchants Savings Bank, Oakland	4,079 31
Central Bank, Oakland	4,079 32
Total	$28,690 76

Description of Other Assets.

	Amt. on Books.
Suspense account	$7,368 98

BANK OF HEALDSBURG.

(Incorporated June 13, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN FAVOUR, President. E. S. ROWLAND, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$39,185 70	Capital paid in coin	$100,000 00
Loans on real estate	41,355 00	Profit and loss, and contingent fund	2,500 00
Loans on stocks	28,000 00	Due depositors	150,729 91
Loans on other securities (grain, etc.)	25,864 57	Due banks and bankers	1,700 99
Loans on personal security and overdrafts	85,649 03	Other liabilities	561 61
Money on hand	11,579 83		
Due from banks and bankers	20,566 14		
Furniture and fixtures	2,405 09		
Expenses	592 15		
Other assets	295 00		
Total resources	$255,492 51	Total liabilities	$255,492 51

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. P. McNear, 291; John Favour, 120; Wm. Rowland, 54; M. Raabe, 40; C. Sawtell, 13; N. B. Coffman, 12; J. W. Rose, 5. Total number of shares held by the Directors is 535.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$39,185 70	$45,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$41,355 00	$94,300 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
600 shares Paauhau Sugar Plantation stock	$30,000 00	$28,000 00	$18,000 00
100 shares Cal. Safe Deposit and Trust Co. stock	10,000 00		10,600 00
70 shares Wickersham Banking Co. stock	7,000 00		9,000 00
Totals	$47,000 00	$28,000 00	$37,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On warehouse receipts for grain	$22,314 57	$29,396 28
On wine	1,500 00	2,400 00
Crop mortgages	1,450 00	3,000 00
Chattel mortgages	600 00	1,200 00
Totals	$25,864 57	$35,996 28

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Savings Bank of Santa Rosa	$838 60
London, Paris, and American Bank, San Francisco	10,519 71
National Bank of North America, New York	7,540 25
Bank of Sonoma County, Petaluma	1,667 58
Total	$20,566 14

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$295 00	$295 00

FARMERS AND MECHANICS BANK OF HEALDSBURG.

(Incorporated September 1, 1877.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. H. BARNES, President. GEO. H. WARFIELD, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,800 00	Capital paid in coin	$60,960 00
Real estate taken for debt	13,700 00	Reserve fund	3,034 73
Loans on real estate	59,050 00	Profit and loss, and contingent fund	2,817 93
Loans on stocks	3,710 00	Due depositors	234,632 21
Loans on personal security and overdrafts	145,182 35	Due banks and bankers	1,701 98
Money on hand	29,619 12	Other liabilities	2,141 28
Due from banks and bankers	48,398 46		
Other assets	828 20		
Total resources	$305,288 13	Total liabilities	$305,288 13

The amount of capital stock is $200,000; amount subscribed is $102,600; amount paid in coin is $60,960. The total number of shares of stock issued is 1,026; the average amount paid on each share of stock is $59 41.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Barnes, 262; A. B. Nalley, 100; R. H. Warfield, 63; C. W. Weaver, 30; J. A. McMinn, 101; Sol Waters, 25; G. T. Miller, 25. Total number of shares held by the Directors is 606.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$13,700 00	$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$59,050 00	$110,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Farmers and Mechanics Bank stock	$7,100 00	$3,710 00	$7,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Park Bank, New York	$34,236 49
Crocker Woolworth National Bank, San Francisco	14,161 97
Total	$48,398 46

BANK OF HEMET.

(Incorporated May 12, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. F. Whittier, President. S. W. Leffingwell, Cashier.

Resources.		*Liabilities.*	
County warrants	$81 00	Capital paid in coin	$12,500 00
Loans on other securities (grain, etc.)	2,935 00	Profit and loss, and contingent fund	1,442 19
Loans on personal security and overdrafts	17,364 84	Due depositors	19,559 31
Money on hand	3,757 58		
Due from banks and bankers	4,913 19		
Other assets	4,449 89		
Total resources	$33,501 50	Total liabilities	$33,501 50

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $12,500. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $12 50.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Whittier, 980; P. N. Meyers, 5; W. R. Whittier, 5; W. J. Weatherby, 5; J. A. Brown, 5. Total number of shares held by the Directors is 1,000.

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
District school orders	$81 00	$81 00	$81 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
45 tons dried apricots	$2,500 00	$4,680 00
9½ tons green apricots	100 00	280 00
Dried fruit	160 00	160 00
172.6 centals wheat	125 00	200 00
6½ tons green apricots	50 00	180 00
Totals	$2,935 00	$5,500 00

Amount Due from, or Deposited with, other Banks or Bankers

Chase National Bank, New York	$645 62
Bank of British Columbia, San Francisco	1,232 11
Los Angeles National Bank, Los Angeles	1,139 97
First National Bank, Riverside	1,895 49
Total	$4,913 19

BANK OF HOLLISTER.

(Incorporated October 21, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. S. Hawkins, President. T. W. Hawkins, Cashier.

Resources.		*Liabilities.*	
Bank premises	$30,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	12,383 00	Reserve fund	50,000 00
Miscellaneous stocks	2,897 40	Profit and loss, and contingent fund	89,526 98
County warrants	22 75	Due depositors	276,164 30
Loans on real estate	199,983 39	Due banks and bankers	7,682 34
Loans on stocks	10,257 50	Other liabilities	20,050 84
Loans on other securities (grain, etc.)	3,710 00	Due Savings and Loan Bank of San Benito County	45,575 11
Loans on personal security and overdrafts	371,378 62		
Money on hand	24,837 42		
Due from banks and bankers	72,104 13		
Other assets	11,425 36		
Total resources	$738,999 57	Total liabilities	$738,999 57

The amount of capital stock is $300,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. S. Hawkins, 297; L. A. Whitehurst, 168¾; Uriah Wood, 279½; Thomas Flint, 35; N. C. Briggs, 176; R. Eschenberg, 40; R. P. Lathrop, 10. Total number of shares held by the Directors is 1,006¼.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$12,383 00	$12,383 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$196,783 39	$300,000 00
Fresno	3,200 00	
Total	$199,983 39	$300,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Hollister Light and Power Co. stock	$2,400 00	$1,257 40	
Hollister Creamery stock	350 00	350 00	
Hollister Land and Improvement Co. stock	300 00	300 00	$4,000 00
Grangers Union stock	300 00	300 00	
San Juan Valley Irrigation Co. stock	750 00	690 00	
County warrants	22 75	22 75	
Totals	$4,122 75	$2,920 15	$4,000 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Silver Creek and Panoche Land and Water Co. stock	$45,000 00	$4,540 00	$17,500 00
Grangers Union stock	7,000 00	5,717 50	
Totals	$52,000 00	$10,257 50	$17,500 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Grain in warehouse at Hollister	$3,710 00	$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$56,663 29
Garden City Bank and Trust Co., San José	3,965 02
Commercial and Savings Bank	6,892 71
City Bank, Santa Cruz	4,583 11
Total	$72,104 13

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
United States Internal Revenue stamps	$307 20	$307 20

FARMERS AND MERCHANTS BANK OF HOLLISTER.

(Incorporated November 3, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. PALMTAG, President. A. TONN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$585 28	Capital paid in coin	$75,000 00
Miscellaneous stocks	10,455 00	Reserve fund	20,000 00
County warrants	220 00	Profit and loss, and contingent fund	4,869 38
Loans on real estate	35,482 70	Due depositors	59,897 14
Loans on stocks	5,839 00	Due banks and bankers	26,619 34
Loans on other securities (grain, etc.)	5,080 00	Other liabilities	9,016 25
Loans on personal security and overdrafts	105,085 06		
Money on hand	16,978 12		
Due from banks and bankers	9,776 48		
Other assets	5,900 47		
Total resources	$195,402 11	Total liabilities	$195,402 11

The amount of capital stock is $200,000; amount subscribed is $100,000; amount paid in coin is $75,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $75.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Palmtag, 100; A. Tonn, 125; Thos. H. Slaven, 80; C. H. Wagner, 30; M. Rosenberg, 20; Frank B. Abbe, 20; Geo. Niggle, 60; Geo. C. Porter, 20; Thos. H. Haskins, 10. Total number of shares held by the Directors is 465.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$585 28	$700 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Benito	$35,482 70	$70,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
San Benito County warrants	$220 00	$220 00	$220 00
50 shares Hollister Creamery stock	500 00	350 00	350 00
1 share San Juan Creamery and Improvement Co. stock	100 00	105 00	105 00
534 shares Hollister Storage Co. stock	33,400 00	10,000 00	10,000 00
Totals	$34,220 00	$10,675 00	$10,675 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
22 shares Farmers and Merchants Bank of Hollister stock	$2,200 00	$2,300 00	$2,200 00
11 shares Hollister Savings Bank stock	110 00		200 00
189 shares Hollister Light and Power Co. stock	$3,725 00		1,500 00
10 shares Farmers and Merchants Bank of Hollister stock	1,000 00	3,000 00	1,000 00
25 shares Tres Pinos Warehouse Co. stock	1,250 00		2,500 00
60 shares Building and Loan stock	1,064 00	539 00	1,064 00
Totals	$9,349 00	$5,839 00	$8,464 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for hay and grain	$5,080 00	$7,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

American Exchange National Bank, New York	$659 29
Nevada National Bank, San Francisco	9,000 02
Bank of Central California, Fresno	67 17
San Mateo Bank, San Mateo	50 00
Total	$9,776 48

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Internal Revenue stamps	$131 03

BANK OF HUENEME.

(Incorporated February 28, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

THOMAS R. BARD, President. THOMAS J. GREGG, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,652 00	Capital paid in coin	$50,000 00
Loans on real estate	22,898 06	Profit and loss, and contingent fund	9,082 30
Loans on stocks	10,000 00	Due depositors	42,225 90
Loans on personal security and overdrafts	30,204 06	Due banks and bankers	222 54
Money on hand	9,648 72		
Due from banks and bankers	21,130 24		
Furniture and fixtures	717 53		
Expenses	1,280 13		
Total resources	$101,530 74	Total liabilities	$101,530 74

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas R. Bard, 440; A. Levy, 170; D. T. Perkins, 150; Thomas J. Gregg, 80; A. B. Smith, 50; M. L. Wolff, 50; E. O. Gerberding, 10. Total number of shares held by the Directors is 950.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$21,623 06	$46,500 00
Santa Barbara	1,275 00	5,000 00
Totals	$22,898 06	$51,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
549 shares of Union Oil Co. of California	$54,900 00	$10,000 00	$33,030 00
74 shares United Stockholding Associates	7,400 00		
Totals	$62,300 00	$10,000 00	$33,030 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$15,573 54
J. P. Morgan & Co., New York	1,518 37
Farmers and Merchants Bank, Los Angeles	3,667 37
Santa Barbara County National Bank	370 96
Total	$21,130 24

DUE BANKS AND BANKERS.

Bank of Ventura	$222 54

BANK OF AMADOR COUNTY—JACKSON.

(Incorporated November, 1896.)

Showing its Financial Condition at Close of Business August 11, 1900.

HENRY EUDEY, President. FREDERICK EUDEY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,910 45	Capital paid in coin	$30,000 00
Real estate taken for debt	506 05	Reserve fund	2,099 75
School warrants	139 75	Due depositors	68,050 38
Loans on real estate	38,489 30	Other liabilities	4,310 84
Loans on stocks and insurance policies	2,390 00		
Loans on personal security and overdrafts	29,134 30		
Money on hand	11,204 70		
Due from banks and bankers	12,732 70		
Other assets	3,953 72		
Total resources	$104,460 97	Total liabilities	$104,460 97

The amount of capital stock is $30,000; amount subscribed is $30,000; amount paid in coin is $30,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Eudey, 395; Alexander Eudey, 5; Frederick Eudey, 5; S. G. Spagnoli, 5; John Strohm, 5. Total number of shares held by the Directors is 415.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Amador	$506 05	$506 05

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Calaveras	$600 00	$3,500 00
	4,975 00	8,500 00
	860 00	1,500 00
El Dorado	320 00	400 00
Amador	31,734 30	45,000 00
Totals	$38,489 30	$58,900 00

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Amador County stock	$300 00	$300 00	$300 00
5 shares Bank of Amador County stock	300 00	300 00	300 00
5 shares Continental Building and Loan stock	225 00	100 00	225 00
20 shares Pacific States Savings and Loan and Building stock	550 00	400 00	550 00
20 shares Pacific States Savings and Loan and Building stock	300 00	265 00	300 00
10 shares Pacific States Savings and Loan and Building stock	500 00	300 00	500 00
10 shares Pacific States Savings and Loan and Building stock	75 00	50 00	75 00
1 Home Life insurance policy (paid-up insurance)	300 00	100 00	300 00
1 New England Life insurance policy	130 00	30 00	130 00
1 New England Life insurance policy	149 00	120 00	149 00
1 New England Life insurance policy	160 00	50 00	160 00
1 New England Life insurance policy	230 00	25 00	230 00
1 New England Life insurance policy	425 00	325 00	425 00
1 New England Life insurance policy	75 00	25 00	75 00
Totals	$3,719 00	$2,390 00	$3,719 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Crocker-Woolworth National Bank, San Francisco	$12,710 95
Farmers and Merchants Bank, Stockton	15 00
Jackson Dennis, banker of Sutter Creek	6 75
Total	$12,732 70

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
1½ ozs. golddust on hand	$20 00	$25 00
50 pocket check books	50 00	50 00
2,500 "Cashier's" drafts on San Francisco and New York	50 00	50 00
Documentary and proprietary stamps on hand	192 64	192 64
Totals	$312 64	$317 64

BANK OF LAKE—LAKEPORT.

(Incorporated March 10, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. C. RUMSEY, President. W. E. GREENE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$50,070 00
Real estate taken for debt	36,296 20	Reserve fund	16,296 04
Miscellaneous stocks	100 00	Profit and loss, and contingent fund	5,958 09
County warrants	101 49	Due depositors	30,472 69
Loans on real estate	15,375 00	Other liabilities	1,449 57
Loans on other securities (grain, etc.)	7,180 10		
Loans on personal security and overdrafts	2,997 11		
Money on hand	12,559 96		
Due from banks and bankers	15,939 52		
Other assets	3,697 01		
Total resources	$104,246 39	Total liabilities	$104,246 39

The amount of capital stock is $100,000; amount subscribed is $50,070; amount paid in coin is $50,070. The total number of shares of stock issued is 500.70; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Giselman, 116.85; A. Levy, 5.50; D. C. Rumsey, 5; Joseph Levy, 1; Geo. A. Lyon, 1; A. H. Spurr, 1; R. J. Daily, 7.50. Total number of shares held by the Directors is 137.85.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	$33,096 20	$33,096 20
Monterey	3,200 00	3,200 00
Totals	$36,296 20	$36,296 20

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	$15,375 00	$15,375 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
8 shares Lakeport Second-street wharf stock	$200 00	$100 00	$100 00
County warrants	101 49	101 49	101 49
Totals	$301 49	$201 49	$201 49

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for wheat	$7,180 10	$9,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$15,939 52

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Hotel furniture, bar fixtures, etc.	$100 00	$100 00
Revenue stamps	95 00	95 00
Totals	$195 00	$195 00

FARMERS SAVINGS BANK—LAKEPORT.

(Incorporated December 14, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. W. BOGGS, President. D. WILLIAMS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,000 00	Capital paid in coin	$91,202 09
Real estate taken for debt	99,050 04	Profit and loss, and contingent fund	41,198 80
Miscellaneous stocks	1,616 70	Due depositors	72,624 01
County warrants	674 69	Due banks and bankers	1,849 11
Loans on real estate	42,148 55	State, county, or city money	4,431 94
Loans on personal security and overdrafts	28,822 94	Other liabilities	3,401 71
Money on hand	13,330 22		
Other assets	14,064 52		
Total resources	$214,707 66	Total liabilities	$214,707 66

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $91,202 09. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $91 202.

The names of the Directors, and number of shares of stock held by each, are as follows: Estate of H. C. Boggs, 691; L. H. Boggs, 1; J. W. Boggs, 1; D. Williams, 1; J. B. Robinson, 7; R. P. White, 1; J. W. Byrnes, 17; J. E. Hays, 1. Total number of shares held by the Directors is 720.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Lake	$89,607 04	$70,000 00
Solano	4,443 00	4,000 00
Mendocino	5,000 00	5,000 00
Totals	$99,050 04	$79,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Lake	$42,148 55	$75,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Farmers Savings Bank stock	$2,000 00	$1,616 70	$2,000 00

AMOUNT LOANED ON WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
County warrants	$674 69	$674 69	$674 69

BANK OF LEMOORE.

(Incorporated December 28, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. C. LILLIS, President. R. E. MCKENNA, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$60,000 00
Real estate taken for debt	8,393 51	Profit and loss, and contingent fund	4,938 95
Miscellaneous stocks	39,349 70	Due depositors	58,630 09
Loans on real estate	4,575 58	Due banks and bankers	71 85
Loans on other securities (grain, etc.)	415 18	County money	8,000 00
Loans on personal security and overdrafts	46,256 07	Interest, exchange, and rents	2,019 19
Money on hand	4,956 89		
Due from banks and bankers	19,249 45		
Expenses, taxes and insurance	463 70		
Total resources	$133,660 08	Total liabilities	$133,660 08

The amount of capital stock is $100,000; amount subscribed is $60,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 996; J. O. Hickman, 1; J. M. Nidiffer, 1; G. E. Shore, 1; R. E. McKenna, 1. Total number of shares held by the Directors is 1,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Kings	$8,393 51

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Kings	$3,121 28
Fresno	1,454 30
Total	$4,575 58

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
455 shares Giant Powder Co. stock	$39,349 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers National Bank, Fresno	$335 38
Bank of Hanford	10,433 08
Crocker-Woolworth National Bank, San Francisco	7,189 14
National Bank of California, Los Angeles	1,250 21
National Park Bank, New York	41 64
Total	$19,249 45

BANK OF LIVERMORE.

(Incorporated December 4, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

HENRY B. VARNEY, Secretary. F. MATHIESEN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,923 40	Capital paid in coin	$100,000 00
Real estate taken for debt	74,406 67	Profit and loss, and contingent fund	25,523 66
United States bonds	10,100 00	Due depositors	41,891 59
County warrants	633 00	Due Varney Estate	189,722 66
Loans on real estate	120,150 40		
Loans on other securities (grain, etc.)	85,707 82		
Money on hand	8,148 99		
Due from banks and bankers	23,296 76		
Other assets	17,770 87		
Total resources	$357,137 91	Total liabilities	$357,137 91

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thos. H. B. Varney, 10; John Taylor, 10; H. H. Pitcher, 100; G. W. Langan, 10; Henry B. Varney, 70; Varney Estate, 800. Total number of shares held by the Directors is 1,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$68,263 81	$68,263 81
Contra Costa	5,203 47	5,203 47
Modoc	939 39	939 39
Totals	$74,406 67	$74,406 67

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$91,890 40	$121,000 00
Contra Costa	3,340 00	6,000 00
Placer	1,900 00	2,400 00
San Francisco	3,900 00	5,500 00
Fresno	13,420 00	18,000 00
Sacramento	2,800 00	4,000 00
El Dorado	2,900 00	3,500 00
Totals	$120,150 40	$160,400 00

AMOUNT INVESTED IN WARRANTS

	Amt. Invested.	Market Value.
County warrants	$663 00	$663 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$16,037 91
Union National Bank, Oakland	994 97
Laidlaw & Co., New York	6,263 88
Total	$23,296 76

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Insurance policy account	$235 33	$235 33
Stamp account	153 28	153 28
Warehouse stock	865 95	865 95
Creamery stock	313 88	313 88
Totals	$1,568 44	$1,568 44

BANK OF LODI.

(Incorporated June 8, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

B. F. LANGFORD, President. C. M. FERDUN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,989 84	Capital paid in coin	$40,000 00
Loans on real estate	24,000 00	Profit and loss, and contingent fund	3,055 12
Loans on stocks	17,101 97	Due depositors	72,146 76
Loans on other securities (grain, etc.)	2,650 00	Due banks and bankers	117 02
Loans on personal security and overdrafts	40,341 05	Other liabilities	111 00
Money on hand	7,902 58		
Due from banks and bankers	7,055 68		
Other assets	8,388 78		
Total resources	$115,429 90	Total liabilities	$115,429 90

The amount of capital stock is $100,000; amount subscribed is $80,000; amount paid in coin is $40,000. The total number of shares of stock issued is 800; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Langford, 20; F. Cogswell, 242; J. Tretheway, Jr., 42½; O. J. Hemphill, 2; C. M. Ferdun, 80. Total number of shares held by the Directors is 386½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Joaquin	$7,989 84

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$24,000 00	$44,600 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Bank of Lodi stock	$100 00	$100 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.
Bank of Lodi stock	$17,101 97

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Grain	$2,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Stockton	$6,918 16
Importers and Traders National Bank, New York	137 52
Total	$7,055 68

BANK OF LOMPOC.

(Incorporated May 20, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. H. SUDDEN, President. J. KLEIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$32,845 03	Capital paid in coin	$25,000 00
County warrants	867 80	Reserve fund	10,000 00
Loans on real estate	20,469 76	Profit and loss, and contingent fund	32,498 33
Loans on other securities (grain, etc.)	2,684 57	Due depositors	148,993 79
Loans on personal security and overdrafts	72,013 83	Due banks and bankers	5,199 29
Money on hand	21,830 20	Other liabilities	88 52
Due from banks and bankers	68,027 18		
Furniture and fixtures	120 00		
Other assets (live stock)	2,000 00		
Stamp account	451 91		
Expense account	469 65		
Total resources	$221,779 93	Total liabilities	$221,779 93

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Sudden, 262½; Capt. Robert Sudden, 210; J. Klein, 262½; A. Lehmann, 5; James Sloan, 10; V. Scarroni, 5; C. Seamara, 5; P. Perozzi, 15. Total number of shares held by the Directors is 775.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Santa Barbara	$32,845 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$18,169 76	$40,000 00
Monterey	2,300 00	4,000 00
Totals	$20,469 76	$44,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Santa Barbara County road warrants	$867 80	$867 80	$867 80

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Barley and mustard seed	$2,684 57	$3,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Blochman Banking Co., San Diego	$2,767 97
Laidlaw & Co., New York	841 11
Farmers and Merchants Bank, Los Angeles	97 18
Bank of Santa Maria	2,716 56
London, Paris, and American Bank, San Francisco	58,586 92
Santa Barbara County National Bank, Santa Barbara	3,017 44
Total	$68,027 18

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
150 head cattle and hogs, etc., kept on real estate of the bank	$2,000 00	$3,500 00

BANK OF LONG BEACH.

(Incorporated April, 1896.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOTHAM BIXBY, President. P. E. HATCH, Cashier.

Resources.		*Liabilities.*	
County warrants	$1,850 07	Capital paid in coin	$25,000 00
Loans on real estate	23,553 21	Reserve fund	3,500 00
Loans on other securities (grain, etc.)	3,765 45	Profit and loss, and contingent fund	1,105 43
Loans on personal security and overdrafts	54,554 92	Due depositors	139,157 63
Money on hand	14,284 30	Other liabilities	91 50
Due from banks and bankers	67,510 02		
Other assets	3,336 59		
Total resources	$168,854 56	Total liabilities	$168,854 56

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Jotham Bixby, 50; D. S. Shaw, 60; Fred. H. Bixby, 50; T. L. Duque, 10; H. W. Hellman, 10; Geo. H. Bixby, 10; Frank McCutchen, 32; Fred'k H. Rindge, 10; C. F. A. Johnson, 5; J. W. Wood, 5; P. E. Hatch, 50. Total number of shares held by the Directors is 292.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$19,148 21	$50,000 00
Orange	4,405 00	10,000 00
Totals	$23,553 21	$60,000 00

AMOUNT INVESTED IN WARRANTS.

	Amt. Invested.
Long Beach city school warrants	$1,850 07

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Baled hay in warehouse	$3,765 45	$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$33,144 87
National Park Bank, New York	11,027 27
Nevada National Bank, San Francisco	556 68
Bankers National Bank, Chicago	8,364 23
Main-Street Savings Bank, Los Angeles	5,842 35
Security Savings Bank, Los Angeles	5,631 05
Los Angeles Savings Bank	2,943 57
Total	$67,510 02

BROADWAY BANK AND TRUST COMPANY—LOS ANGELES.

(Incorporated January 27, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

WARREN GILLELEN, President. R. W. KENNY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,490 56	Capital paid in coin	$30,000 00
Miscellaneous bonds and stocks	28,542 24	Reserve fund	1,800 00
Loans on personal security and overdrafts	370,601 32	Profit and loss, and contingent fund	13,267 49
Money on hand	64,082 87	Due depositors	488,400 79
Due from banks and bankers	58,927 88		
Other assets	6,823 41		
Total resources	$533,468 28	Total liabilities	$533,468 28

The amount of capital stock is $100,000; amount subscribed is $30,000; amount paid in coin is $30,000. The total number of shares of stock issued is 300; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. Gillelen, 107; R. W. Kenny, 106; C. H. Howland, 3; Geo. W. Walker, 20; W. E. Cummings, 15; T. S. Coffin, 4; Geo. I. Cochrane, 5. Total number of shares held by the Directors is 260.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$4,490 56	$4,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bond	$100 00	$100 00	$114 50
107 shares State Bank and Trust Co. stock	10,700 00	10,700 00	10,700 00
176 shares Los Angeles National Bank stock	17,600 00	17,527 50	22,000 00
Los Angeles street bonds	179 74	179 74	179 74
City mortgages	35 00	35 00	35 00
Totals	$28,614 74	$28,542 24	$33,029 24

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Hanover National Bank, New York	$8,498 96
Nevada National Bank, San Francisco	9,777 86
State Bank and Trust Co., Los Angeles	8,470 69
Corn Exchange National Bank, Chicago	9,666 97
Western National Bank, New York	18,806 51
Sundry accounts	3,706 89
Total	$58,927 88

BANK OF COMMERCE—LOS ANGELES.

(Incorporated November 6, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. J. WASHBURN, President. M. D. CHAMBERLIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$3,961 32	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	24,011 68	Reserve fund	5,000 00
Loans on real estate	19,089 83	Profit and loss, and contingent fund	7,299 72
Loans on stocks, bonds, and warrants	17,968 75	Due depositors	125,816 74
Loans on other securities (grain, etc.)	1,025 40		
Loans on personal security and overdrafts	57,831 37		
Money on hand	21,273 06		
Due from banks and bankers	13,084 87		
Other assets	4,870 18		
Total resources	$163,116 46	Total liabilities	$163,116 46

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Snodgrass, 6.4; J. M. Hale, 16; J. A. Muir, 12; F. P. Flint, 18.4; Archibald Douglass, 25.6; W. J. Washburn, 80.7. Total number of shares held by the Directors is 159.1.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Various	$3,961 32	$4,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Various	$19,089 83	$51,400 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Various	$24,011 68	$24,011 68	$24,011 68

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Various	$146,844 75	$17,968 75	$43,264 75

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Various	$1,025 40	$2,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

The Bank of America, New York	$5,952 26
National Bank of the Republic, Chicago	3,958 03
Crocker-Woolworth National Bank, San Francisco	1,808 46
Los Angeles National Bank	1,366 12
Total	$13,084 87

CALIFORNIA BANK—LOS ANGELES.

(Incorporated August 7, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. F. BOTSFORD, President. J. G. MOSSIN, Cashier.

Resources.		*Liabilities.*	
Bank premises, furniture and fixtures	$100,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	22,266 44	Reserve fund	25,000 00
Miscellaneous stocks	48,737 02	Profit and loss, and contingent fund	23,139 53
County warrants	2,447 19	Due depositors	1,173,130 87
Loans on real estate	149,330 00	Due banks and bankers	49,055 10
Loans on stocks, bonds, and warrants	277,126 40	Other liabilities	560 00
Loans on other securities (grain, etc.)	7,682 00		
Loans on personal security and overdrafts	378,278 84		
Money on hand	140.998 47		
Due from banks and bankers	366,995 96		
Other assets	27,023 18		
Total resources	$1,520,885 50	Total liabilities	$1,520,885 50

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. F. Botsford, 55; Wm. H. Burnham, 50; E. W. Jones, 67½; Homer Laughlin, 50; R. F. Lotspeich, 62½; John M. Miller, 30; Walter S. Newhall, 125; I. B. Newton, 93½; H. C. Witmer, 125. Total number of shares held by the Directors is 658½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$11,166 05	$16,000 00
Riverside	11,100 39	15,000 00
Totals	$22,266 44	$31,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$121,130 00	$240,000 00
Orange	26,900 00	55,000 00
San Bernardino	1,300 00	2,000 00
Totals	$149,330 00	$297,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Edison Electric Co. stock	$38,000 00	$33,000 00
Los Angeles Cemetery Association stock	41,000 00	9,195 77
Raymond Improvement Co. stock	17,800 00	6,541 25
Totals	$96,800 00	$48,737 02

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Sundry stocks and bonds	$410,000 00	$277,126 40	$410,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Hay, grain, and bullion	$7,682 00	$11,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank, San Francisco	$27,312 36
National Bank of the Republic, New York	99,335 40
Continental National Bank, Chicago	41,996 76
Metropolitan National Bank, Chicago	30,848 62
Philadelphia National Bank, Philadelphia	21,329 05
National Bank of Commerce, St. Louis	17,056 99
State National Bank, St. Louis	4,435 99
National Bank of the Commonwealth, Boston	18,433 15
Union National Bank, Kansas City	14,090 30
Denver National Bank, Denver	16,240 34
Security Bank of Minnesota, Minneapolis	6,305 42
London and San Francisco Bank, San Francisco	25,859 31
Chicago National Bank, Chicago	17,359 90
Sundry banks	26,392 37
Total	$366,995 96

CENTRAL BANK OF LOS ANGELES.

(Incorporated August 15, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. M. BAKER, President. W. C. DURGIN, Assistant Cashier.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$109,876 25	Capital paid in coin	$25,000 00
Money on hand	5,758 46	Reserve fund	5,000 00
Due from banks and bankers	17,574 78	Profit and loss, and contingent fund	331 66
Other assets	4,672 19	Due depositors	107,550 02
Total resources	$137,881 68	Total liabilities	$137,881 68

The amount of authorized capital stock is $300,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100 and $20 on account surplus.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Baker, 25; Wm. Mead, 50; A. B. Cass, 5; E. W. Davies, 2; Lewis Thorne, 5. Total number of shares held by the Directors is 87.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of North America, New York	$2,927 24
London, Paris, and American Bank, San Francisco	824 34
Los Angeles National Bank	9,681 22
First National Bank, Los Angeles	4,141 98
Total	$17,574 78

CITIZENS BANK OF LOS ANGELES.

(Incorporated October 6, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

JNO. J. FAY, JR., President. A. J. WATERS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,000 00	Capital paid in coin	$100,000 00
Miscellaneous bonds and stocks	70,823 80	Reserve fund	20,000 00
Loans on real estate	56,850 00	Profit and loss, and contingent fund	8,576 46
Loans on personal security and overdrafts	555,314 35	Due depositors	694,441 25
Money on hand	83,020 03	Due banks and bankers	81,539 47
Due from banks and bankers	131,409 87		
Other assets	5,139 13		
Total resources	$904,557 18	Total liabilities	$904,557 18

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. T. Stimson, 10; L. W. Blinn, 20; J. J. Fay, Jr., 10; E. G. Fay, 100; J. M. Hale, 10; Robert Hale, 30; A. J. Waters, 150; J. Ross Clark, 20; Ira O. Smith, 10. Total number of shares held by the Directors is 360.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Schuyler County, Illinois	$2,000 00	$2,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$19,700 00	$38,200 00
San Bernardino	23,000 00	62,000 00
Fresno	6,500 00	9,000 00
San Diego	4,000 00	12,000 00
Los Angeles	3,650 00	7,300 00
Totals	$56,850 00	$128,500 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.	Market Value.
Mexican bonds and United States 5's	$48,985 00	$50,000 00
Miscellaneous stocks and bonds	21,838 80	21,838 80
Totals	$70,823 80	$71,838 80

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Western National Bank, New York	$63,998 19
Fort Dearborn National Bank, Chicago	4,660 82
Northern Trust Co., Chicago	15,134 63
Wells, Fargo & Co.'s Bank, San Francisco	20,616 88
First National Bank, Kansas City	11,000 10
National Shawmut Bank, Boston	9,583 36
Miscellaneous collections	6,415 89
Total	$131,409 87

FARMERS AND MERCHANTS BANK—LOS ANGELES.

(Incorporated February 22, 1871.)

Showing its Financial Condition at Close of Business August 11, 1900.

ISAIAS W. HELLMAN, President. HENRY J. FLEISHMAN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$151,469 58	Capital paid in coin	$500,000 00
United States bonds	473,547 92	Reserve fund	700,000 00
Miscellaneous bonds and stocks	207,732 16	Profit and loss, and contingent fund	268,282 23
County warrants	6,268 33	Due depositors	5,009,724 64
Loans on real estate	940,613 95		
Loans on stocks and bonds	730,976 33		
Loans on other securities (grain, etc.)	3,000 00		
Loans on personal security and overdrafts	1,290,038 09		
Money on hand	828,611 73		
Due from banks and bankers	1,804,156 28		
Other assets	41,592 50		
Total resources	$6,478,006 87	Total liabilities	$6,478,006 87

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: Isaias W. Hellman, 154; Herman W. Hellman, 20; I. N. Van Nuys, 11; I. W. Hellman, Jr., 20; Ozro W. Childs, 10; John F. Francis, 10; Andrew Glassell, 10; Wm. H. Perry, 10; Cameron E. Thom, 10. Total number of shares held by the Directors is 255.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$105,509 35	$180,000 00
Riverside	43,360 23	
Orange	2,500 00	
San Diego	100 00	
Totals	$151,469 58	$180,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$810,613 95	$1,250,000 00
Riverside	72,500 00	
San Bernardino	50,000 00	
Orange	7,500 00	
Totals	$940,613 95	$1,250,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% registered bonds of 1907	$165,000 00	$179,856 67	$188,925 00
United States 3% registered bonds of 1918	600 00	620 00	651 00
United States 3% coupon bonds of 1918	1,000 00	1,081 00	1,082 50
United States 4% coupon bonds of 1925	5,000 00	5,997 50	6,600 00
United States 4% coupon bonds of 1907	16,300 00	17,961 50	18,663 50
United States 5% coupon bonds of 1904	250,000 00	268,031 25	280,000 00
Sundry stocks and bonds	265,000 00	207,732 16	235,000 00
Los Angeles city and county warrants	6,268 33	6,268 33	6,268 33
Totals	$709,168 33	$687,548 41	$737,190 33

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt Loaned.	Market Value.
Sundry stocks and bonds	$730,976 33	$900,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain, etc.	$3,000 00	$4,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$374,491 61
Bank of California, San Francisco	12,616 07
Omaha National Bank, Omaha	9,071 12
Colorado National Bank, Denver	9,707 22
National Bank of Commerce, Kansas City	15,520 44
Illinois Trust and Savings Bank, Chicago	43,099 08
First National Bank, Chicago	104,036 66
American National Bank, Chicago	17,275 63
Merchants-Laclede National Bank, St. Louis	9,686 38
Northwestern National Bank, Minneapolis	6,100 32
National Bank of Redemption, Boston	10,105 58
Importers and Traders National Bank, New York	141,923 29
National Park Bank, New York	141,324 25
Ladenburg, Thalmann & Co., New York	294,142 30
Lehman Bros., New York	418,533 88
Knauth, Nachod & Kuhne, New York	5,942 41
Western National Bank, New York	51,044 99
National City Bank, New York	48,483 09
Fourth-street National Bank, Philadelphia	26,542 62
Hongkong and Shanghai Banking Company, San Francisco	3,686 47
Lazard Bros. & Co., London	52,672 86
Lazard Frères & Co., Paris	166 25
Wm. Rosenheim & Co., Berlin	7,983 76
Total	$1,804,156 28

STATE BANK AND TRUST COMPANY—LOS ANGELES.

(Incorporated January 28, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. J. WOOLLACOTT, President. J. W. A. OFF, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$116,559 11	Capital paid in coin	$500,000 00
Miscellaneous bonds and stocks	11,245 04	Reserve fund	7,756 92
Loans on real estate	523,230 50	Profit and loss, and contingent fund	13,423 20
Loans on stocks, bonds, and warrants	120,650 72	Due depositors	1,133,703 43
Loans on other securities (grain, etc.)	3,520 60	Due banks and bankers	19,415 30
Loans on personal security and overdrafts	639,152 07	Other liabilities	282 00
Money on hand	108,619 51		
Due from banks and bankers	89,541 04		
Other assets	62,062 26		
Total resources	$1,674,580 85	Total liabilities	$1,674,580 85

The amount of capital stock is $500.000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Porter, 31; R. H. Howell, 46; C. C. Allen, 125; Warren Gillelen, 109; H. J. Woollacott, 48; J. W. A. Off, 21; J. A. Muir, 20; F. K. Rule, 116; L. C. Brand, 20; Wm. M. Garland, 25; A. W. Ryan, 154. Total number of shares held by the Directors is 715.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$42 797 59	$125.000 00
San Bernardino	63.934 68	75.500 00
Riverside	9.826 84	19.550 00
Totals	$116,559 11	$220,050 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$491,570 50	$868,960 00
San Bernardino	9,610 00	9,610 00
Orange	13,550 00	25,000 00
Riverside	3,500 00	8,500 00
Ventura	5,000 00	13,500 00
Totals	$523,230 50	$925,570 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Various	$20,300 00	$11,245 04	$15,600 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Various	$170,200 00	$120,650 72	$150,600 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Various	$3,520 60	$5,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Western National Bank, New York	$42 20
Fourth National Bank, New York	6.973 85
First National Bank, Denver	23.125 68
Crocker-Woolworth National Bank, San Francisco	17.800 38
Merchants Loan and Trust Co., Chicago	2.479 85
Central National Bank, Topeka	205 10
First National Bank, Pasadena	2,217 70
San Bernardino National Bank, San Bernardino	423 54
Remittances	36.272 74
Total	$89,541 04

BANK OF LOS GATOS.

(Incorporated November 9, 1883.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN W. LYNDON, President. F. F. WATKINS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$15.741 58	Capital paid in coin	$50,000 00
Miscellaneous stocks	2.225 50	Reserve fund	1.200 00
Loans on real estate	19.155 65	Profit and loss, and contingent fund	1,193 19
Loans on stocks	5,900 00	Due depositors	121,894 44
Loans on personal security and overdrafts	67.955 31	Other liabilities	471 18
Money on hand	14.980 03		
Due from banks and bankers	45.445 29		
Other assets	2,231 35		
Total resources	$174,668 81	Total liabilities	$174,668 81

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: John W. Lyndon, 10; A. Berryman, 40; I. Marks, 25; F. F. Watkins, 12; Jas. J. Stanfield, 348. Total number of shares held by the Directors is 435.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$15,761 58	$18,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$19,155 05	$38,500 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.
Los Gatos and Saratoga Real Estate Associates stock	$2,500 00	$1,925 00
Commercial Bank of Los Gatos stock	100 00	50 00
San José Water Co. stock	700 00	251 50
Totals	$3,300 00	$2,226 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.
San José Woolen Mills Co. stock	$3,500 00	$200 00
Los Gatos and Saratoga Wine and Fruit Co. stock	1,500 00	1,300 00
Los Gatos and Saratoga Wine and Fruit Co. stock	2,000 00	2,000 00
Farmers Union of Los Gatos stock	5,000 00	2,400 00
Totals	$12,000 00	$5,900 00

Amount Due from, or Deposited with, other Banks or Bankers.

Western National Bank, New York	$30,292 56
Continental National Bank, Chicago	6,574 67
Garden City Bank and Trust Co., San José	2,844 89
Wells, Fargo & Co.'s Bank, San Francisco	6,736 87
Total	$46,448 99

COMMERCIAL BANK—LOS GATOS.

(Incorporated April 13, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. R. Ryland, President. L. C. Trailer, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,000 00	Capital paid in coin	$60,000 00
Real estate taken for debt	10,475 55	Reserve fund	1,750 00
Miscellaneous stocks	15,250 00	Profit and loss, and contingent fund	598 29
Loans on real estate	11,418 92	Due depositors	37,925 90
Loans on stocks	290 00	Other liabilities	7 50
Loans on other securities (grain, etc.)	31,358 08		
Money on hand	7,155 31		
Due from banks and bankers	5,178 21		
Other assets	3,155 62		
Total resources	$100,281 69	Total liabilities	$100,281 69

The amount of capital stock is $100,000; amount subscribed is $60,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,200; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. B. Rankin, 12; Noah G. Rogers, 15; John E. Ellis, 20; L. C. Trailer, 55; J. R. Ryland, 221. Total number of shares held by the Directors is 323.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$10,475 55	$12,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$11,418 92	$52,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
305 shares of Commercial Bank of Los Gatos stock	$15,250 00	$15,250 00	$15,250 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
9 shares of San José Water Co. stock	$900 00	$290 00	$900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San José	$478 13
Commercial and Savings Bank, San José	555 66
Chase National Bank, New York	493 02
London, Paris, and American Bank, San Francisco	3,651 40
Total	$5,178 21

COMMERCIAL BANK—MADERA.

(Incorporated April 25, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

RETURN ROBERTS, President. J. G. ROBERTS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,386 00	Capital paid in coin	$50,000 00
Miscellaneous bonds	15,400 00	Reserve fund	2,370 24
County warrants	899 20	Profit and loss, and contingent fund	3,411 80
Loans on real estate	31,158 84	Due depositors	208,956 14
Loans on stocks	16,000 00	Other liabilities	1,866 85
Loans on other securities (grain, etc.)	26,500 00		
Loans on personal security and overdrafts	100,582 34		
Money on hand	13,669 78		
Due from banks and bankers	55,160 72		
Other assets	1,448 15		
Total resources	$266,605 03	Total liabilities	$266,605 03

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $16.66⅔.

The names of the Directors, and number of shares of stock held by each, are as follows: Return Roberts, 10; Henry Miller, 50; N. Rosenthal, 20; E. H. Cox, 5; J. G. Roberts, 5. Total number of shares held by the Directors is 90.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Madera	$5,386 00	$9,000 00
Fresno	1,000 00	2,000 00
Totals	$6,386 00	$11,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Madera	$28,958 84	$70,000 00
Kings	2,200 00	10,000 00
Totals	$31,158 84	$80,000 00

Amount Invested in Bonds and Warrants.

	Par Value.	Amt. Invested.	Market Value.
15 Southern Pacific Co. 1st mtge. bonds	$10,000 00	$10,000 00	$11,000 00
Madera school bonds	2,500 00	2,500 00	2,500 00
Howard school bonds	400 00	400 00	400 00
Kings River school bonds	2,500 00	2,500 00	2,500 00
Madera County warrants	899 20	899 20	899 20
Totals	$16,299 20	$16,299 20	$17,299 20

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Booth-Kelly Lumber Co. stock	$20,000 00	$11,000 00	$15,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
3,536,883 lbs. wheat, 1,173,002 lbs. barley	$26,500 00	$40,028 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$53,702 33
Farmers National Bank, Fresno	1,458 39
Total	$55,160 72

BANK OF MARTINEZ.

(Incorporated October 7, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

James Rankin, President. W. A. Hale, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	128,929 22	Reserve fund	22,109 39
Loans on real estate	117,956 03	Profit and loss, and contingent fund	2,829 10
Loans on stocks, bonds, and warrants	49,000 00	Due depositors	320,610 20
Loans on other securities (grain, etc.). Loans on personal security and overdrafts	61,892 92	Other liabilities	1,424 55
Money on hand	19,528 78		
Due from banks and bankers	65,286 62		
Other assets	1,379 67		
Total resources	$446,973 24	Total liabilities	$446,973 24

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: James Rankin, 70; W. S. Tinning, 50; J. M. Stow, 50; B. Fernandez, 50; W. A. Hale, 55. Total number of shares held by the Directors is 275.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Contra Costa	$97,437 79	$102,500 00
Tulare	14,004 00	15,000 00
Kings	8,807 30	9,000 00
Fresno	6,133 08	6,500 00
Alameda	2,547 05	3,000 00
Totals	$128,929 22	$136,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt Loaned.	Market Value.
Contra Costa	$94,319 40	$150,000 00
Fresno	12,504 11	15,000 00
Kings	8,397 52	16,000 00
Tulare	2,735 00	3,500 00
Totals	$117,956 03	$184,500 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Los Angeles Railroad bonds	$60,000 00	$49,000 00	$63,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$24,708 36
National Bank of Commerce, New York	32,415 34
Union National Bank, Oakland	8,162 92
Total	$65,286 62

DECKER, JEWETT & CO. BANK—MARYSVILLE.

(Incorporated November, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. JEWETT, President. A. C. BINGHAM, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,000 00	Capital paid in coin	$150,000 00
Real estate taken for debt	14,897 90	Reserve fund	5,000 00
City warrants	5,446 49	Profit and loss, and contingent fund	3,443 32
Loans on real estate	125,900 00	Due depositors	220,934 61
Loans on other securities (grain, etc.)	15,600 00		
Loans on personal security and overdrafts	156,760 46		
Money on hand	33,456 32		
Due from banks and bankers	10,589 81		
Other assets	4,726 95		
Total resources	$379,377 93	Total liabilities	$379,377 93

The amount of capital stock is $150,000; amount subscribed is $150,000; amount paid in coin is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Jewett, 400; A. C. Bingham, 75; W. T. Ellis, 50; Thos. Dougall, 185; Richard Belcher, 15. Total number of shares held by the Directors is 725.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sutter	$11,936 34	$13,440 00
Yuba	2,961 56	3,600 00
Totals	$14,897 90	$17,040 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Butte	$9,200 00	$15,600 00
Sutter	37,350 00	82,500 00
Yuba	79,350 00	165,500 00
Totals	$125,900 00	$263,600 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
City of Marysville levee warrants	$5,446 49	$5,446 49	$5,446 49

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse (insured)	$15,600 00	$18,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

American Exchange National Bank, New York	$1,860 97
National Bank of D. O. Mills & Co., Sacramento	648 64
Anglo-Californian Bank, San Francisco	8,080 20
Total	$10,589 81

THE RIDEOUT BANK, MARYSVILLE, AND ITS AGENCY AT GRIDLEY.

(Incorporated November 1, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. D. RIDEOUT, President. C. S. BROOKS, Cashier.

DUNNING RIDEOUT, Vice-President.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$250,000 00
Real estate taken for debt	28,856 92	Reserve fund	55,500 00
United States bonds	9,040 00	Profit and loss, and contingent fund	48,246 66
Miscellaneous bonds and stocks	154,460 21	Due depositors	790,193 58
City and county warrants	13,639 42	Due banks and bankers	43,366 17
Loans on real estate	102,371 74	Other liabilities	2,975 56
Loans on stocks	65,551 83		
Loans on other securities (grain, etc.)	54,415 96		
Loans on personal security and overdrafts	607,587 51		
Money on hand	43,701 68		
Due from banks and bankers	77,331 42		
Furniture and fixtures	5,000 00		
Expenses	1,449 45		
Other assets	1,875 83		
Total resources	$1,190,281 97	Total liabilities	$1,190,281 97

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $250,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 3,730; E. A. Davis, 50; Dunning Rideout, 20; Edward Rideout, 50; C. S. Brooks, 50. Total number of shares held by the Directors is 3,900.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yuba	$10,961 04	$11,500 00
Sutter	10,080 10	10,080 10
Butte	7,815 78	9,550 00
Totals	$28,856 92	$31,130 10

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yuba	$21,850 00	$32,200 00
Sutter	48,600 00	100,000 00
Butte	24,171 74	53,750 00
Alameda	2,750 00	4,000 00
Marin	5,000 00	20,000 00
Totals	$102,371 74	$209,950 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
$8,000 United States 4% coupon bonds of 1907	$8,000 00	$9,040 00	$9,200 00
$50,000 first mortgage 6% bonds of Spring Valley Water Co.	50,000 00	57,178 75	57,500 00
$20,000 5% gold bonds of Oceanic Steamship Co.	20,000 00	21,050 00	21,400 00
1,267 shares of stock of the Northern California Bank of Savings	25,340 00	29,170 13	31,675 00
1,375 shares of stock of Bank of Rideout, Smith & Co., Oroville	45,833 33	45,833 33	45,833 33
307 shares of stock of Marysville Woolen Factory	15,043 00	1,228 00	1,228 00
Sundry warrants against Sutter County, Yuba County, and the City of Marysville	13,704 72	13,639 42	13,659 37
Totals	$177,921 05	$177,139 63	$180,495 70

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Stocks of sundry California corporations	$386,806 50	$65,551 83	$166,973 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts for grain stored in various warehouses in Yuba, Sutter, and Butte Counties	$54,415 96	$64,589 35

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank, San Francisco	$17,939 98
California State Bank, Sacramento	2,245 49
J. P. Morgan & Co., New York	13,217 58
Placer County Bank, Auburn	2,846 05
Bank of Butte County, Chico	36,930 70
Checks on various banks in course of collection	4,151 62
Total	$77,331 42

Description of Other Assets.

	Amt. on Books.	Market Value.
4.07 ounces of gold dust	$61 62	$67 30
Sundry foreign and mutilated silver coins	2 85	2 85
Sundry United States Internal Revenue stamps, on sale	561 36	561 36
Undivided one half interest in Policy No. 695,807, of Mutual Life Insurance Co. of New York	1,250 00	1,250 00
Totals	$1,875 83	$1,881 51

COMMERCIAL BANK—MERCED.

(Incorporated December 27, 1897.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. D. Bradley, President. L. G. Worden, Cashier.

Resources.		*Liabilities.*	
County warrants	$964 10	Capital paid in coin	$50,000 00
Loans on real estate	77,939 00	Reserve fund	1,528 20
Loans on stocks	11,366 85	Profit and loss, and contingent fund	6,264 16
Loans on other securities (grain, etc.)	41,016 99	Due depositors	266,196 01
Loans on personal security and overdrafts	141,127 50	Due banks and bankers	3,410 63
Money on hand	16,910 42	Other liabilities	1,792 68
Due from banks and bankers	31,067 51		
Other assets	8,799 31		
Total resources	$329,191 68	Total liabilities	$329,191 68

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George Crocker, 36; J. D. Bradley, 10; E. T. Dixon, 10; G. Garibaldi, 10; M. Goldman, 20; H. C. Wolfsen, 10; W. H. Hartley, 35. Total number of shares held by the Directors is 131.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Merced	$76,439 00	$152,878 00
Stanislaus	1,500 00	5,000 00
Totals	$77,939 00	$157,878 00

Amount Invested in Warrants.

	Par Value.	Amt. Invested.	Market Value.
Merced County warrants	$964 10	$964 10	$964 10

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
89 shares Commercial Bank stock	$8,900 00	$7,228 35	$10,288 00
35 shares Merced Building and Loan Ass'n stock	7,000 00	2,638 50	3,600 00
160 shares Commercial and Savings Bank stock	800 00	500 00	800 00
10,529 shares Fin de Siècle Investment Co. stock	105,290 00	1,000 00	105,290 00
Totals	$121,990 00	$11,366 85	$119,978 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat, barley, and hay	$41,016 99	$65,672 00

Amount Due from, or Deposited with, other Banks or Bankers.

Crocker-Woolworth National Bank, San Francisco	$21,758 39
First National Bank, Stockton	431 84
First National Bank, Modesto	794 17
Bank of Oakdale	6,282 32
National Park Bank, New York	1,800 79
Total	$31,067 51

MODESTO BANK.

(Incorporated October 28, 1878.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. L. Cressey, President. J. R. Broughton, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$175,000 00
Real estate taken for debt	65,000 00	Reserve fund	30,605 05
Miscellaneous bonds and stocks	15,800 00	Profit and loss, and contingent fund	47,411 42
County warrants	303 67	Due depositors	212,542 04
Loans on real estate	179,111 36	Due banks and bankers	5,814 15
Loans on stocks	20,273 20	Other liabilities	4,442 59
Loans on other securities (grain, etc.)	29,850 00	Bills payable	35,000 00
Loans on personal security and overdrafts	156,169 21		
Money on hand	14,493 49		
Due from banks and bankers	3,524 27		
Other assets	1,290 05		
Total resources	$510,815 25	Total liabilities	$510,815 25

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $175,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: A. L. Cressey, 543; O. McHenry, 309; F. A. Cressey, 126; John F. Kerr, 86; J. R. Broughton, 50; H. P. Weyer, 40; T. K. Beard, 10. Total number of shares held by the Directors is 1,164.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$64,600 00	$64,600 00
Kern	400 00	400 00
Totals	$65,000 00	$65,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	$129,511 36	$175,000 00
Merced	40,100 00	75,000 00
Tulare	4,500 00	5,000 00
San Luis Obispo	5,000 00	5,000 00
Totals	$179,111 36	$260,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Turlock Irrigation District	$5,000 00	$4,500 00	
Bonds of Modesto Irrigation District	3,000 00	2,700 00	
Bonds of Knights Ferry School District	1,600 00	1,600 00	$1,600 00
Shares of Modesto Gas Co. stock	20,000 00	7,000 00	10,000 00
County warrants	303 67	303 67	303 67
Totals	$29,903 67	$16,103 67	$11,903 67

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
260 shares The Modesto Bank stock	$18,200 00	$8,767 00	$26,000 00
500 shares Stanislaus Mill'g and Power Co. stock	50,000 00	8,000 00	20,000 00
144 shares Odd Fellows' Hall Association stock	14,400 00	1,300 00	10,000 00
25 shares Grange Co. of Modesto stock	2,500 00	2,206 20	2,500 00
Totals	$85,100 00	$20,273 20	$58,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	$29,850 00	$40,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank of Stockton	$3,333 53
Bank of America, New York	190 74
Total	$3,524 27

BANK OF MONTEREY.

(Incorporated December 31, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. J. FIELD, Vice-President. CHAS. D. HENRY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,456 35	Capital paid in coin	$100,000 00
Real estate taken for debt	3,749 62	Profit and loss, and contingent fund	4,981 25
Miscellaneous stocks	13,216 90	Due depositors	152,610 15
Loans on real estate	41,059 82		
Loans on stocks	22,943 16		
Loans on other securities (grain, etc.)	1,012 00		
Loans on personal security and overdrafts	57,236 97		
Money on hand	21,261 16		
Due from banks and bankers	86,311 08		
Other assets	2,344 34		
Total resources	$257,591 40	Total liabilities	$257,591 40

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Carr, 100; T. J. Field, 60; M. M. Gregg, 60; Francis Doud, 100; P. Ayer, 35; A. M. Allen, 100; H. M. Parmelee, 40. Total number of shares held by the Directors is 495.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$650 00	$1,000 00
Wasco, Oregon	3,099 62	3,500 00
Totals	$3,749 62	$4,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$41,059 82	$70,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
1800 shares Monterey and Pacific Grove Street Railway and Electric Power Co. stock	$54,000 00	$13,216 90	$18,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
El Paso Robles Springs Hotel stock	$13,000 00	$13,298 16	$13,000 00
California State Savings Bank stock	11,960 00	500 00	598 00
The Bank of Monterey stock	24,000 00	9,145 00	24,000 00
Totals	$48,960 00	$22,943 16	$37,598 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt Loaned.	Value.
Warehouse receipt for grain in storage	$1,012 00	$1,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Park Bank, New York	$37,586 90
Merchants National Bank, Chicago	19,140 73
Donohoe-Kelly Banking Co., San Francisco	24,832 92
San José Safe Deposit Bank	1,372 36
Salinas City Bank	1,342 87
Farmers and Merchants Bank, Los Angeles	1,442 20
Miscellaneous banks for collection	593 10
Total	$86,311 08

JAS. H. GOODMAN & CO. BANK—NAPA.

(Incorporated June 30, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEO. E. GOODMAN, President. E. S. CHURCHILL, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	64,095 53	Profit and loss, and contingent fund	129,421 98
Loans on real estate	368,286 66	Due depositors	405,786 27
Loans on stocks	1,900 00	Due banks and bankers	43,440 00
Loans on other securities (grain, etc.)	93,938 43		
Loans on personal security and overdrafts	316,078 31		
Money on hand	20,672 18		
Due from banks and bankers	2,665 39		
Other assets	6,011 75		
Total resources	$878,648 25	Total liabilities	$878,648 25

The amount of capital stock is $500,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. S. Churchill, 1,260; G. E. Goodman, 1,000; H. H. Knapp, 270; J. C. Noyes, 250; H. P. Goodman, 70; J. A. McClelland, 10; F. E. Johnston, 10. Total number of shares held by the Directors is 2,870.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$64,095 53	$65,985 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa, Lake, Tehama	$368,286 66	$673,300 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
47 shares Napa City Water Co. stock	$1,175 00	$900 00	$1,292 50
50 shares Spring Valley Water Co. stock	5,000 00	1,000 00	4,750 00
Total	$6,175 00	$1,900 00	$6,042 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine, cooperage, machinery, and grain	$93,938 43	$130,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$2,665 39

BANK OF NAPA.

(Incorporated September 14, 1871.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. M. CHAPMAN, President. HENRY BROWN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$14,000 00	Capital paid in coin	$175,000 00
Real estate taken for debt	23,062 01	Profit and loss, and contingent fund	77,982 25
Miscellaneous bonds and stocks	82,449 00	Due depositors	192,075 09
Loans on real estate	152,244 00	Due banks and bankers	14,058 44
Loans on stocks	9,275 00		
Loans on personal security and overdrafts	164,807 30		
Money on hand	12,858 42		
Due from banks and bankers	105 05		
Other assets	315 00		
Total resources	$459,115 78	Total liabilities	$459,115 78

The amount of capital stock is $175,000; amount subscribed is $175,000; amount paid in coin is $175,000. The total number of shares of stock issued is 1,750; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. A. Derby, 61; S. E. Holden, 15; D. S. Kyser, 10; F. W. Williams, 25; R. P. Lamdin, 10; Henry Brown, 123; P. S. King, 4; J. W. Miller, 10; A. Warren Robinson, 5; S. M. Chapman, 90; W. A. Trubody, 18; James Mason, 26; T. B. Hutchinson, 26; Levi Chapman, 5; R. S. Chapman, 5; J. E. O'Neill, 21; C. H. Rockwell, 1. Total number of shares held by the Directors is 455.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Fresno—	
960 acres of land	$1,775 00
Contra Costa—	
55 acres of land	1,000 00
Napa—	
Occidental Wine Cellar, farm, and cooperage	12,500 00
Prinsen tract, North Napa	1,355 00
Half interest in J. B. Murphy farm	1,175 01
3 tracts, formerly owned by Wardner	5,166 00
4 acres in Pope Valley	91 00
Total	$23,062 01

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Lake	$6,000 00	$7,000 00
Contra Costa	3,150 00	6,000 00
Arizona	450 00	450 00
Alameda and Fresno	3,684 00	5,000 00
Napa	138,960 00	190,000 00
Totals	$152,244 00	$208,450 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
7 shares Spring Valley School bonds	$700 00	$700 00	$700 00
500 shares Napa Valley Wine Co. stock	50,000 00	40,000 00	25,000 00
200 shares Anglo-Californian Bank stock	10,000 00	13,150 00	13,150 00
30 shares Bank of California stock	3,000 00	10,921 00	12,000 00
100 shares Spring Valley Water stock	10,000 00	10,156 00	9,400 00
50 shares California Safe Deposit and Trust Co. stock	5,000 00	4,875 00	5,000 00
25 shares Napa Building and Loan stock	5,000 00	1,407 00	1,407 00
20 shares Napa Water stock	500 00	532 00	540 00
118 shares St. Helena Water stock	1,180 00	708 00	708 00
Totals	$85,380 00	$82,449 00	$67,905 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
22 shares Bank of Napa stock	$2,200 00	$1,200 00	$2,200 00
130 shares Norton Tanning Co. stock	13,000 00	5,000 00	13,000 00
50 shares Napa Valley Wine Co. stock	5,000 00	1,500 00	2,500 00
20 shares Pacific States S. L. & B. Co. stock	2,000 00	560 00	1,000 00
3 shares Homestead B. & L. Ass'n stock	600 00	200 00	400 00
5 shares Napa Building and Loan stock	1,000 00	815 00	1,000 00
Totals	$23,800 00	$9,275 00	$20,100 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Mutual Life Insurance Co., of New York, policy	$4,871 91	$5,000 00
Connecticut Mutual Life Insurance Co., policy	550 00	1,266 00
Totals	$5,421 91	$6,266 00

Amount Due from, or Deposited with, other Banks or Bankers.

Central National Bank, New York	$105 05

PEOPLE'S STATE BANK—NATIONAL CITY.

(Incorporated October 17, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

DR. L. F. JONES, President. E. THELEN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,746 80	Capital paid in coin	$23,900 00
Miscellaneous bonds	1,608 50	Reserve fund	400 00
Loans on real estate	24,462 46	Profit and loss, and contingent fund	1,095 97
Loans on personal security and overdrafts	10,978 59	Due depositors	43,289 86
Money on hand	3,366 64		
Due from banks and bankers	20,432 39		
Other assets	1,090 45		
Total resources	$68,685 83	Total liabilities	$68,685 83

The amount of capital stock is $50,000; amount subscribed is $23,900; amount paid in coin is $23,900. The total number of shares of stock issued is 239; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Dr. L. F. Jones, 1; E. Thelen, 30; R. Strahl, 65; H. Shaubut, 40; F. H. Sanborn, 1. Total number of shares held by the Directors is 137.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$570 30	$750 00
San Diego	6,176 50	7,000 00
Totals	$6,746 80	$7,750 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Minnehaha County, South Dakota	$3,150 00	$4,500 00
Los Angeles	11,000 00	20,000 00
San Diego	10,312 46	20,000 00
Totals	$24,462 46	$44,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
Linda Vista Irrigation bonds, secured by reservoir site	$2,500 00	$1,500 00	----------
United States Government bond, latest 3% loan	100 00	108 50	$108 50
Totals	$2,600 00	$1,608 50	----------

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Redlands	$819 05
Consolidated National Bank, San Diego	1,311 66
Union Lithograph Co., San Francisco	33 00
Dexter-Horton Co. Bank, Seattle	138 60
Bank of California, San Francisco	3,871 91
Bank of Commerce, San Diego	10,628 62
Western National Bank, New York	3,629 55
Total	$20,432 39

COMMERCIAL BANK—NORTH ONTARIO.

(Incorporated March 29, 1898.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAS. L. PAUL, President. M. F. PALMER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,185 18	Capital paid in coin	$25,000 00
Loans on real estate	2,500 00	Reserve fund	288 13
Loans on stocks	16,250 00	Profit and loss, and contingent fund	350 86
Loans on personal security and overdrafts	33,500 74	Due depositors	59,728 87
Money on hand	4,514 50		
Due from banks and bankers	24,047 35		
Other assets	370 09		
Total resources	$85,367 86	Total liabilities	$85,367 86

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. L. Paul, 10; Chas. E. Harwood, 25; Chas. Ruedy, 13; P. E. Walline, 5; W. T. Leede, 1. Total number of shares held by the Directors is 54.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt Loaned.	Market Value.
San Bernardino	$2,500 00	$4,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Orange grove and water right	$1,500 00	$1,250 00	$1,700 00
20 shares San Antonio Water Co. stock	2,000 00	1,000 00	2,000 00
200 shares Magnolia Land and Water Co. stock	20,000 00	10,000 00	20,000 00
30 shares San Antonio Water Co. stock, and insurance policy	4,000 00	4,000 00	4,000 00
Totals	$27,500 00	$16,250 00	$27,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$894 45
National Bank of the Republic, Chicago	10,779 04
Chase National Bank, New York	2,192 02
First National Bank, Los Angeles	6,850 03
Citizens Bank, Ontario	3,331 81
Total	$24,047 35

CITIZENS BANK, NEVADA CITY, AND AGENCY AT GRASS VALLEY.

(Incorporated September 19, 1876.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. M. PRESTON, President. JOHN T. MORGAN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	26,745 50	Profit and loss, and contingent fund	52,186 24
United States bonds	5,687 00	Due depositors	430,549 00
Miscellaneous bonds and stocks	140,965 00	Due banks and bankers	743 34
County warrants	485 75	Other liabilities	1,339 46
Loans on real estate	24,937 80		
Loans on stocks and bonds	36,682 15		
Loans on other securities (grain, etc.)	2,384 00		
Loans on personal security and overdrafts	167,194 64		
Money on hand	63,170 51		
Due from banks and bankers	53,898 25		
Furniture and fixtures	3,000 00		
Expenses	292 25		
Other assets (gold bullion)	2,899 59		
Agency at Grass Valley	1,475 60		
Total resources	$534,818 04	Total liabilities	$534,818 04

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: John T. Morgan, 913; E. M. Preston, 527; D. E. Morgan, 107; L. Housman, 21; R. M. Hunt, 4; Niles Searls, 2.80; George M. Hughes, 1.50. Total number of shares held by the Directors is 1,576.30.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Nevada	$21,845 50	$42,145 50
Placer	4,900 00	5,000 00
Totals	$26,745 50	$47,145 50

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Nevada	$24,937 80	$45,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Omnibus Cable Co. bonds	$5,000 00	$5,500 00	$6,350 00
South Yuba Water Co. bonds	53,000 00	53,300 00	58,300 00
Grass Valley school bonds	1,500 00	1,520 00	1,550 00
Colfax school bonds	10,000 00	10,050 00	10,100 00
Nevada City school bonds	3,000 00	3,100 00	3,100 00
Nevada City water bonds	19,000 00	19,200 00	20,000 00
Spring Valley Water Works 6% bonds	16,000 00	18,937 50	18,400 00
Spring Valley Water Works 4% bonds	29,000 00	29,062 50	29,725 00
United States 4% coupons bonds	5,100 00	5,687 00	5,865 00
Spring Valley Water Works stock	200 00	195 00	190 00
Penn Valley Creamery stock	100 00	100 00	100 00
County warrants	485 75	485 75	485 75
Totals	$142,385 75	$147,137 75	$154,165 75

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Red Dog Mining Co. stock	$5,000 00	$1,318 40	$2,500 00
Spring Valley Water Works stock	2,900 00	700 00	2,755 00
Pacific States B. and L. Ass'n stock	13,000 00	2,205 00	5,000 00
Champion Mining Co. stock	10,000 00	14,243 75	20,000 00
Pennsylvania Mining Co. stock	24,250 00		20,000 00
Pacific Gas stock	4,000 00	1,350 00	2,000 00
San Francisco Gas and Electric Co. stock	4,000 00	1,600 00	2,000 00
Spring Valley Water Works bond	1,000 00	1,000 00	1,150 00
Market Street Railway bond	1,000 00	1,000 00	1,275 00
Nevada County Narrow Gauge R. R. bonds	11,000 00	11,000 00	12,000 00
South Yuba Water Co. bonds	4,000 00	2,265 00	4,400 00
Totals	$80,150 00	$36,682 15	$73,080 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold bullion	$650 00	$650 00
Paid-up life insurance	1,454 00	2,000 00
Hibernia Bank pass-book	280 00	2,000 00
Totals	$2,384 00	$4,650 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$9,387 60
London, Paris, and American Bank, San Francisco	8,924 53
Bank of California, San Francisco	23,256 17
Bank of D. O. Mills & Co., Sacramento	973 90
National Bank of North America, New York	11,356 05
Total	$53,898 25

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold bullion	$2,899 59	$2,925 00

BANK OF OAKDALE.

(Incorporated January 18, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. HASLACHER, President. LOUIS KAHN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,000 00	Capital paid in coin	$42,690 00
Loans on real estate	15,350 00	Reserve fund	4,065 00
Loans on bonds	950 00	Profit and loss, and contingent fund	56,967 52
Loans on personal security and overdrafts	127,658 01	Due depositors	109,384 65
Money on hand	1,814 13	Due banks and bankers	1,554 50
Due from banks and bankers	60,310 80		
Other assets	1,578 73		
Total resources	$214,661 67	Total liabilities	$214,661 67

The amount of capital stock is $150,000; amount subscribed is $142,300; amount paid in coin is $42,690. The total number of shares of stock issued is 1,423; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Haslacher, 220; Louis Kahn, 120; J. D. Bentley, 57; R. H. Bentley, 39; Thos. B. Dorsey, 5; J. C. Laughlin, 5; E. A. Clifford, 10; L. H. Frankenheimer, 50; Sam Frankenheimer, 50. Total number of shares held by the Directors is 556.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$7,000 00	$7,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Stanislaus	$15,350 00	$25,000 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt Loaned.	Market Value.
1 United States 4% bond of 1907	$1,000 00	$950 00	$1,250 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$2,312 81
Modesto Bank	276 25
London, Paris, and American Bank, San Francisco	22,030 40
First National Bank, Stockton	35,691 34
Total	$60,310 80

CALIFORNIA BANK—OAKLAND.

(Incorporated August, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. EDWARD COLLINS, President. FRANK H. BROOKS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$14,093 34	Capital paid in coin	$100,000 00
County warrants	496 97	Reserve fund	960 05
Loans on real estate	44,188 27	Profit and loss, and contingent fund	3,347 40
Loans on stocks and bonds	23,616 76	Due depositors	199,250 29
Loans on other securities (grain, etc.)	7,312 37	Other liabilities	6,172 06
Loans on personal security and overdrafts	143,262 18		
Money on hand	21,744 60		
Due from banks and bankers	48,611 58		
Other assets	6,403 73		
Total resources	$309,729 80	Total liabilities	$309,729 80

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Edward Collins, 501; Benjamin Smith, 50; J. W. Phillips, 45; Anson Barstow, 25; W. W. Whitman, 10; J. P. Taylor, 10; John A. Britton, 10. Total number of shares held by the Directors is 641.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$9,784 01	$9,784 01
Tulare	4,309 33	2,900 00
Totals	$14,093 34	$12,684 01

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$37,388 27	$46,780 77
Placer	5,000 00	5,000 00
Tulare	1,800 00	3,000 00
Totals	$44,188 27	$54,780 77

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Building and Loan Association stocks	$3,917 95	$4,200 00	$3,917 95
Bank stocks	300 00	300 00	450 00
Miscellaneous stocks and bonds	97,550 00	19,116 76	35,980 00
Totals	$101,767 95	$23,616 76	$40,347 95

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Street contracts	$512 37	$617 00
Piano contracts	500 00	600 00
State judgment	6,000 00	11,050 00
Life insurance policy	300 00	1,800 00
Totals	$7,312 37	$14,067 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$2,623 27
San Francisco National Bank, San Francisco	27,268 07
American Exchange National Bank, New York	4,220 05
Merchants National Bank, Chicago	500 19
Wm. Collins & Sons, Ventura	14,000 00
Total	$48,611 58

BANK OF OCEANSIDE.

(Incorporated June, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. D. DEXTER, President. E. S. PAYNE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$16,092 34	Capital paid in coin	$25,000 00
Real estate taken for debt	12,184 66	Profit and loss, and contingent fund	596 26
Miscellaneous stocks	3,362 60	Due depositors	19,083 42
Loans on real estate	915 00	Due banks and bankers	1,001 20
Loans on bonds	500 00		
Loans on personal security and overdrafts	4,232 07		
Money on hand	3,292 61		
Due from banks and bankers	3,870 10		
Furniture and fixtures	843 00		
Expenses	73 50		
Other assets	315 00		
Total resources	$45,680 88	Total liabilities	$45,680 88

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 2; W. V. Nichols, 1; T. C. Exton, 1; E. Scates, 5; E. S. Payne, 2. Total number of shares held by the Directors is 11.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$2,618 86	$4,600 00
San Diego	9,565 80	7,700 00
Totals	$12,184 66	$12,300 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$915 00	$3,650 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Bank of Oceanside stock	$9,500 00	$3,362 60	$9,500 00

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.	Market Value.
United States 3% bonds of 1898	$500 00	$500 00	$545 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Consolidated National Bank, San Diego	$588 88
London, Paris, and American Bank, San Francisco	130 54
Los Angeles National Bank	235 92
Merchants National Bank, San Diego	1,064 12
Chase National Bank, New York	1,844 64
Sundry banks	6 00
Total	$3,870 10

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Hay scales	$200 00	$200 00
Revenue stamps	115 00	115 00
Totals	$315 00	$315 00

ONTARIO STATE BANK.

(Incorporated August 6, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. T. STAMM, President. FRED B. STAMM, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$16,883 47	Capital paid in coin	$44,500 00
Miscellaneous stocks	5,406 25	Due depositors	82,748 50
Loans on real estate	34,900 00	Due banks and bankers	338 94
Loans on stocks	14,000 00	Other liabilities	24 22
Loans on other securities (grain, etc.)	2,500 00		
Loans on personal security and overdrafts	15,047 00		
Money on hand	2,911 71		
Due from banks and bankers	33,024 28		
Other assets	2,938 95		
Total resources	$127,611 66	Total liabilities	$127,611 66

The amount of capital stock is $50,000; amount subscribed is $44,500; amount paid in coin is $44,500. The total number of shares of stock issued is 445; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. T. Stamm, 76; Fred B. Stamm, 34; George T. Stamm, 18; Geo. C. Hagar, 10; Lyman Stewart, 24; C. Frankish, 35. Total number of shares held by the Directors is 197.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$16,883 47	$16,883 47

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$33,000 00	$55,000 00
Los Angeles	1,900 00	4,000 00
Totals	$34,900 00	$59,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
People's Warehouse Co. stock	$500 00	$500 00	$500 00
San Antonio Water Co. stock	4,775 25	4,906 25	5,730 00
Totals	$5,275 25	$5,406 25	$6,230 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Ontario State Bank stock	$4,500 00	$3,500 00	$4,500 00
Ontario Land and Improvement Co. stock	30,000 00	9,000 00	15,000 00
San Antonio Water Co. stock	3,000 00	1,500 00	3,750 00
Totals	$37,500 00	$14,000 00	$23,250 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
30 tons dried apricots	$2,500 00	$3,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Farmers and Merchants Bank, Los Angeles	$12,641 96
Nevada National Bank, San Francisco	1,611 09
Kountze Bros., New York	18,771 23
Total	$33,024 28

THE CITIZENS BANK—ONTARIO.

(Incorporated March, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. P. Robertson, President. M. V. McQuigg, Cashier.

Resources.		*Liabilities.*	
Bank premises	$34,242 35	Capital paid in coin	$50,000 00
Real estate taken for debt	6,450 00	Reserve fund	150 00
Miscellaneous stocks	600 00	Profit and loss and contingent fund	361 56
Loans on real estate	41,550 00	Due depositors	147,698 82
Loans on stocks	3,421 00	Due banks and bankers	6,451 56
Loans on personal security and overdrafts	67,795 64	Other liabilities	39 00
Money on hand	10,068 85		
Due from banks and bankers	40,180 74		
Other assets	392 36		
Total resources	$204,700 94	Total liabilities	$204,700 94

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. L. Paul, 36; J. P. Robertson, 16; E. W. Reid, 10; G. S. Barrett, 5; A. P. Harwood, 5. Total number of shares held by the Directors is 72.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Bernardino	$6,450 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$9,750 00	$20,000 00
San Bernardino	31,810 00	51,000 00
Totals	$41,560 00	$71,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested	Market Value.
Cucamonga Water Co. stock	$50 00	$400 00	$400 00
Cucamonga Warehouse Co. stock	200 00	200 00	200 00
Totals	$250 00	$600 00	$600 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Ontario Water Co. stock	$1,000 00	$310 00	$750 00
Cucamonga Water Co. stock	640 00	1,958 00	4,800 00
Etiwanda Water Co. stock		323 00	1,000 00
San Antonio Water Co. stock	2,500 00	430 00	2,500 00
Cucamonga Warehouse Co. stock	250 00	200 00	250 00
Citizens Bank stock	500 00	200 00	500 00
Totals	$4,890 00	$3,421 00	$9,800 00

Amount Due from, or Deposited with, other Banks or Bankers.

Citizens Bank, Los Angeles	$17,613 89
Bank of California, San Francisco	4,220 55
First National Bank, Pasadena	877 16
Hanover National Bank, New York	10,263 35
American Trust and Savings Bank, Chicago	7,205 79
Total	$40,180 74

BANK OF ORANGE.

(Incorporated 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. PALMER, President. J. R. PORTER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	210 00	Reserve fund	5,000 00
Loans on real estate	43,873 00	Profit and loss, and contingent fund	4,702 09
Loans on personal security and overdrafts	25,573 69	Due depositors	133,756 74
Money on hand	7,462 79	Other liabilities	1,287 86
Due from banks and bankers	83,015 98		
Other assets	2,611 23		
Total resources	$169,746 69	Total liabilities	$169,746 69

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: N. Palmer, 22; D. Halladay, 10; G. J. Mosbough, 10; Mrs. E. P. Mosbough, 10; D. C. Pixley, 16; W. H. Burnham, 14; W. S. Derby, 12. Total number of shares held by the Directors is 94.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$210 00	$210 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$40,103 00	$70,000 00
Riverside	1,270 00	3,000 00
Los Angeles	2,500 00	5,500 00
Totals	$43,873 00	$78,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Citizens Bank, Los Angeles	$12,856 57
First National Bank, New York	55,573 97
Bank of California, San Francisco	2,931 17
Commercial Bank, Santa Ana	11,654 27
Total	$83,015 98

BANK OF ORLAND.

(Incorporated March, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

L. Scearce, President. S. W. Murdock, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,329 86	Capital paid in coin	$50,000 00
Real estate taken for debt	25,505 73	Reserve fund	1,549 14
Loans on real estate	7,850 42	Profit and loss, and contingent fund	228 89
Loans on other securities (grain, etc.)	14,113 52	Due depositors	45,082 63
Loans on personal security and overdrafts	48,786 22	Due banks and bankers	27,000 00
Money on hand	8,461 95	Other liabilities	1,504 26
Due from banks and bankers	3,436 40		
Furniture and fixtures	1,216 84		
Expenses	2,967 87		
Other assets	2,696 11		
Total resources	$125,364 92	Total liabilities	$125,364 92

The amount of capital stock is $500,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Scearce, 370; W. W. Nelson, administrator of estate of H. W. C. Nelson, deceased, 370; W. E. Scearce, 30; H. C. Nelson, 30; S. W. Murdock, 200. Total number of shares held by the Directors is 1,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	$25,505 73	$27,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Glenn	$7,850 42	$12,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts for grain	$14,113 52	$20,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London and San Francisco Bank, San Francisco	$3,346 46
American Exchange National Bank, New York	89 94
Total	$3,436 40

Description of Other Assets.

	Amt. on Books.	Market Value.
Grain in warehouse owned by bank	$2,500 00	$3,000 00
Internal Revenue stamps on hand	196 11	196 11
Totals	$2,696 11	$3,196 11

BANK OF OROVILLE.

(Incorporated June 22, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. C. Lillis, President. C. H. Schiveley, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,904 97	Capital paid in coin	$50,000 00
Real estate taken for debt	2,817 53	Reserve fund	2,000 00
Miscellaneous stocks	52,353 25	Profit and loss, and contingent fund	2,161 66
County warrants	74 51	Due depositors	97,062 78
Loans on real estate	20,045 00	Other liabilities	6,854 28
Loans on personal security and overdrafts	36,771 86		
Money on hand	12,711 45		
Due from banks and bankers	17,905 33		
Other assets	6,494 82		
Total resources	$158,078 72	Total liabilities	$158,078 72

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: S. C. Lillis, 670; J. M. Ward, 50; N. Goldstein, 125; E. Tucker, 5; C. H. Schiveley, 1. Total number of shares held by the Directors is 851.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	$1,200 00	$1,200 00
Butte	1,617 53	2,500 00
Totals	$2,817 53	$3,700 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$8,781 10	$25,000 00
Alameda	9,220 00	40,000 00
Shasta	2,000 00	7,000 00
Totals	$20,001 10	$72,000 00

Amount Invested in Stocks.

	Amt. Invested.	Market Value.
Oroville Gas, Electric Light, and Power Co. stock	$13,673 00	$17,300 00
Oakland Gas Light Co. stock	20,805 25	20,805 25
Buffalo Brewing Co. stock	11,000 00	12,000 00
Contra Costa Water Co. stock	6,875 00	7,000 00
Totals	$52,353 25	$57,105 25

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$13,944 79
National Bank of D. O. Mills & Co., Sacramento	3,854 65
Laidlaw & Co., New York	81 60
Bank of Chico	24 29
Total	$17,905 33

BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

(Incorporated May 31, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

N. D. Rideout, President. L. L. Green, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	21,858 23	Reserve fund	4,915 00
Miscellaneous bonds and stocks	54,333 34	Profit and loss, and contingent fund	14,978 63
County warrants	773 62	Due depositors	289,726 10
Loans on real estate	28,962 48	Other liabilities	563 07
Loans on stocks	1,500 00		
Loans on other securities (grain, etc.)	5,500 00		
Loans on personal security and overdrafts	144,055 52		
Money on hand	18,952 42		
Due from banks and bankers	120,947 41		
Other assets	4,299 78		
Total resources	$410,182 80	Total liabilities	$410,182 80

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $100,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $33 33⅓.

The names of the Directors, and number of shares of stock held by each, are as follows: N. D. Rideout, 1,505; C. S. Brooks, 50; Jno. C. Gray, 50; M. Reyman, 100; Jas. C. Gray, 50; H. P. Stow, 200; L. L. Green, 50. Total number of shares held by the Directors is 2,005.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Butte	$21,858 23	$29,077 05

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Butte	$28,962 48	$70,000 00

Amount Invested in Stocks, Bonds, and Warrants.

	Par Value.	Amt. Invested.	Market Value.
480 shares Merrimac Land and Lumber Co. st'k	$48,000 00	$26,283 34	$26,500 00
1,000 shares Oroville Water Co. stock	10,000 00	2,900 00	4,300 00
5 Spring Valley Water Works 2d mortgage bonds	5,000 00	5,150 00	5,150 00
29 Oroville Water Co. bonds	29,000 00	20,000 00	29,000 00
Butte County warrants	773 62	773 62	773 62
Totals	$92,773 62	$55,106 96	$65,723 62

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
100 shares Oroville Citrus Association stock	$1,000 00	$1,500 00	$2,000 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Chattel mortgage on 3,000 head of sheep, 125 head of horses and mules, 2 combined harvesters and farming machinery	$5,500 00	$15,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$16,870 81
The Rideout Bank, Marysville	42,816 88
Bank of Butte County, Chico	61,259 72
Total	$120,947 41

BANK OF OXNARD.

(Incorporated August 17, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. C. HOWE, President. JAY SPENCE, Cashier.

Resources.		*Liabilities.*	
United States bonds and premiums	$11,250 00	Capital paid in coin	$50,000 00
Loans on stocks	13,750 00	Due depositors	63,527 76
Loans on other securities (grain, etc.)	2,622 00	Due banks and bankers	781 18
Loans on personal security and overdrafts	54,849 34	Other liabilities	317 67
Money on hand	14,278 50	Certified checks	200 00
Due from banks and bankers	15,107 01		
Other assets	2,969 76		
Total resources	$114,826 61	Total liabilities	$114,826 61

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. E. Borchard, 20; J. A. Driffill, 5; H. W. Hellman, 50; E. C. Howe, 10; H. T. Oxnard, 100; J. G. Oxnard, 100; T. A. Rice, 20. Total number of shares held by the Directors is 305.

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
10 United States registered 4% consols, due 1907	$10,000 00	$11,250 00	$11,500 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Colonia Improvement Co. stock	$20,000 00	$6,000 00	$12,000 00
100 shares Colonia Improvement Co. stock	10,000 00	3,000 00	6,000 00
27 shares Colonia Improvement Co. stock	2,700 00	1,000 00	1,320 00
27 shares Colonia Improvement Co. stock	2,700 00	1,250 00	1,320 00
10 shares Bank of Oxnard stock	1,000 00		1,000 00
20 shares Bank of Oxnard stock	2,000 00	2,000 00	2,000 00
5 shares Bank of Oxnard stock	500 00	500 00	500 00
Totals	$38,900 00	$13,750 00	$24,140 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Beet crop mortgages	$1,622 00	
Chattel mortgages on horses and cows	500 00	$3,000 00
Personal note	500 00	520 00
Totals	$2,622 00	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$343 06
Nevada National Bank, San Francisco	4,238 02
American Exchange National Bank, New York	10,101 08
First National Bank, Chicago	156 53
A. Levy, Hueneme, Cal.	268 32
Total	$15,107 01

BANK OF PALO ALTO.

(Incorporated October 18, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. R. PARKINSON, President. E. S. DUNBAR, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,605 93	Capital paid in coin	$20,000 00
Loans on real estate	37,613 00	Reserve fund	4,615 59
Loans on bonds	1,000 00	Profit and loss, and contingent fund	4,270 30
Loans on personal security and overdrafts	27,360 12	Due depositors	105,781 74
Money on hand	9,532 09		
Due from banks and bankers	51,080 72		
Other assets	3,475 77		
Total resources	$134,667 63	Total liabilities	$134,667 63

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: G. R. Parkinson, 125; Joseph Hutchinson, 50; Chas. D. Marx, 10; E. A. Ross, 30. Total number of shares held by the Directors is 215.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$37,613 00	$79,600 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Palo Alto town bond	$1,000 00	$1,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$4,201 11
Hanover National Bank, New York	42,766 49
Garden City Bank and Trust Co., San José	4,113 12
Total	$51,080 72

SAN GABRIEL VALLEY BANK—PASADENA.

(Incorporated February 15, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

FRANK C. BOLT, President. GEO. B. POST, Cashier.

Resources.		*Liabilities.*	
Bank premises	$23,575 74	Capital paid in coin	$50,000 00
Real estate taken for debt	19,030 03	Reserve fund	20,000 00
Miscellaneous bonds and stocks	29,250 29	Profit and loss, and contingent fund	4,838 07
Loans on real estate	180,838 02	Due depositors	464,851 95
Loans on stocks and bonds	87,582 00	Other liabilities	35 00
Loans on personal security and overdrafts	119,103 22		
Money on hand	31,302 97		
Due from banks and bankers	42,594 15		
Other assets	6,448 60		
Total resources	$539,725 02	Total liabilities	$539,725 02

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Frank C. Bolt, 73½; S. Washburn, 10; W. S. Wright, 10; J. W. Hugus, 20; J. H. Holmes, 10; Webster Wotkyns, 5; W. H. Allen, Jr., 5. Total number of shares held by the Directors is 133½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$10,355 07
Riverside	8,674 96
Total	$19,030 03

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Los Angeles	$162,838 02
San Bernardino	12,000 00
Duluth, Minnesota	6,000 00
Total	$180,838 02

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
22 Precipice Cañon Water Co. bonds	$11,000 00	$11,000 00	$11,440 00
12 Edison Electric Co. bonds	12,000 00	12,000 00	12,000 00
5 Pasadena Gas Co. bonds	1,700 00	1,700 00	1,700 00
1 School District (Howard County, Nebr.) bond	500 00	500 00	525 00
300 shares Rubio Cañon Water Co. stock	15,000 00	3,000 00	3,300 00
16 shares Pasadena Lake Vineyard Land and Water Co. stock	800 00	300 29	400 00
10 shares Pasadena Land and Water Co. stock	500 00	250 00	250 00
10 shares Los Angeles Terra Cotta and Pressed Brick Co. stock	1,000 00	500 00	500 00
Totals	$42,500 00	$29,250 29	$30,115 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
200 shares Edison Electric Co. stock	$20,000 00	$7,000 00	$10,000 00
10 shares Mutual Building and Loan Association (Pasadena) stock	1,000 00	225 00	600 00
18 California Portland Cement Co. bonds	18,000 00	16,500 00	18,000 00
31 Pasadena Cemetery Association bonds	8,000 00	3,000 00	8,000 00
40 Los Angeles and Pasadena Electric Railway Co. bonds	40,000 00	5,000 00	41,000 00
35 Edison Electric Co. bonds	35,000 00	34,700 00	35,000 00
35 shares San Gabriel Valley Bank stock	3,500 00	2,500 00	3,100 00
75 shares United Petroleum Co. stock	7,500 00	7,275 00	7,500 00
10 shares W. R. Staats Co. stock	1,000 00	200 00	1,000 00
102½ shares Carlton Block (Pasadena) stock	10,250 00	3,500 00	5,125 00
10 shares San Gabriel Valley Bank and 100 shares Edison Electric Co. stock	11,000 00	3,512 00	6,400 00
53½ shares San Gabriel Valley Bank stock	5,350 00	3,150 00	7,490 00
74 shares Pasadena Lake Vineyard Land and Water Co. stock	3,700 00	1,020 00	1,850 00
Totals	$164,300 00	$87,582 00	$145,065 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California Bank, Los Angeles	$16,391 74
Merchants National Bank, Los Angeles	1,014 45
San Francisco National Bank, San Francisco	4,397 35
Marine Bank, Buffalo	4,951 17
Western National Bank, New York	12,892 45
Metropolitan National Bank, Chicago	2,946 99
Total	$42,594 15

BANK OF PASO ROBLES.

(Incorporated March 31, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. EPPINGER, JR., President. F. D. FROST, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$472 00	Capital paid in coin	$50,000 00
Loans on real estate	44,939 15	Reserve fund	10,000 00
Loans on personal security and overdrafts	56,868 30	Profit and loss, and contingent fund	854 61
Money on hand	3,168 97	Due depositors	54,711 12
Due from banks and bankers	8,043 60	Due banks and bankers	862 15
Other assets	3,757 48	Other liabilities	821 62
Total resources	$117,249 50	Total liabilities	$117,249 50

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Jack, 1; A. F. Jack, 10; H. Eppinger, 150; W. F. Brown, 3; F. D. Frost, 100. Total number of shares held by the Directors is 264.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$472 00	$500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$44,939 15	$60,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$7,971 97
Seligman & Co., New York	66 63
County Bank	5 00
Total	$8,043 60

CITIZENS BANK OF PASO ROBLES.

(Incorporated March 16, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. GLASS, President. A. PFISTER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$32,829 80	Capital paid in coin	$61,800 00
Miscellaneous stocks	6,136 00	Reserve fund	3,600 00
County warrants	19 10	Profit and loss, and contingent fund	60 74
Loans on real estate	26,362 76	Due depositors	80,984 91
Loans on personal security and overdrafts	68,063 86	Due banks and bankers	275 61
Money on hand	1,887 17	Other liabilities	406 34
Due from banks and bankers	9,193 67		
Furniture and fixtures	2,180 00		
Other assets	455 24		
Total resources	$147,127 60	Total liabilities	$147,127 60

The amount of capital stock is $100,000; amount subscribed is $61,800; amount paid in coin is $61,800. The total number of shares of stock issued is 618; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 10; Henry Brunner, 298; R. W. Martinoff, 5; L. McDonald, 10; W. C. Bennett, 25; C. A. Telleen, 10; J. H. Glass, 35; O. O'Neill, 10; A. Pfister, 12½. Total number of shares held by the Directors is 415½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$604 47	$640 00
Monterey	250 00	300 00
San Luis Obispo	31,975 33	32,000 00
Totals	$32,829 80	$32,940 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Kern	$200 00	$400 00
Monterey	850 00	1,500 00
San Luis Obispo	25,312 76	30,000 00
Totals	$26,362 76	$31,900 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
60 shares Germania Trust Co., of San Francisco	$6,000 00	$6,136 00	$6,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Salinas	$103 28
First National Bank, Los Angeles	76 33
Swiss-American Bank, San Francisco	5,246 69
London, Paris, and American Bank, San Francisco	3,362 40
Knauth, Nachod & Kuhne, New York	404 97
Totals	$9,193 67

BANK OF SONOMA COUNTY—PETALUMA.

(Incorporated May, 1866.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEO. P. MCNEAR, President. FRANK H. DENMAN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	56,699 15	Reserve fund	67,941 71
Loans on real estate	203,142 52	Due depositors	386,294 50
Loans on stocks	32,690 00	Due banks and bankers	1,806 08
Loans on other securities (grain, etc.)	78,501 04	Other liabilities	13,549 00
Loans on personal security and overdrafts	325,903 35		
Money on hand	30,870 41		
Due from banks and bankers	23,102 12		
Other assets	1,682 70		
Total resources	$769,591 29	Total liabilities	$769,591 29

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Geo. P. McNear, 200; W. B. Haskell, 5; H. M. Le Baron, 25; H. Mecham, 218; H. Meyerholtz, 90. Total number of shares held by the Directors is 538.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$22,107 74	$25,000 00
Mendocino	2,314 90	2,600 00
Sonoma	32,276 51	35,000 00
Totals	$56,699 15	$62,600 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Contra Costa	$11,000 00	$13,500 00
Humboldt	14,000 00	19,000 00
Kings	8,213 50	25,000 00
Marin	27,914 00	54,000 00
Mendocino	1,595 00	3,000 00
Sonoma and Marin	68,300 00	125,000 00
Sonoma	72,120 02	134,500 00
Totals	$203,142 52	$374,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
20 shares Petaluma Savings Bank stock	$2,000 00	$2,000 00	$2,250 00
231 shares Placentia Fruit Co. stock	23,100 00	13,740 00	27,000 00
8 shares Spring Valley Water Co. stock	800 00	700 00	750 00
100 shares Sonoma Valley Bank stock	10,000 00	8,500 00	12,500 00
120 shares Alaska Packers Association stock	12,000 00	7,000 00	12,000 00
10 shares Bank of Healdsburg stock	1,000 00	750 00	1,000 00
Totals	$48,900 00	$32,690 00	$55,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
1200 tons of hay in warehouse	$8,117 49	$9,600 00
26 tons of oats in warehouse	532 07	535 00
200 tons of wheat in warehouse	3,320 00	4,070 00
6700 barrels of flour in warehouse	20,000 00	23,000 00
2641 tons of grain in warehouse	46,531 48	52,800 00
Totals	$78,501 04	$89,905 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$7,980 28
Marin County Bank, San Rafael	707 21
Savings Bank of Santa Rosa	3,260 80
Western National Bank, New York	1,967 73
Mercantile Trust Co.	8,604 20
Farmers and Mechanics Bank	581 90
Total	$23,102 12

PETALUMA SAVINGS BANK.

(Incorporated November 2, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. T. FAIRBANK, President. D. B. FAIRBANK, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	49,188 36	Reserve fund	3,150 00
Miscellaneous stocks	5,250 00	Profit and loss, and contingent fund	29,972 90
Loans on real estate	156,199 00	Due depositors	191,532 87
Loans on stocks	1,172 00	Other liabilities	941 65
Loans on personal security and overdrafts	89,352 36		
Money on hand	12,974 69		
Due from banks and bankers	4,250 51		
Other assets	1,710 50		
Total resources	$325,597 42	Total liabilities	$325,597 42

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. T. Fairbank, 250; J. M. Bowles, 110; C. Poehlmann, 49; A. Lackey, 45; D. Walls, 58; A. Schroyer, 50; W. B. Haskell, 20; J. F. Fairbank, 20; W. Zartman, 10. Total number of shares held by the Directors is 612.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$3,000 00	$3,000 00
Trinity	1,750 00	1,750 00
Fresno	8,946 67	9,500 00
Humboldt	23,500 00	23,500 00
Mendocino	10,891 69	11,000 00
Sonoma	1,100 00	1,300 00
Totals	$49,188 36	$50,050 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Sonoma	$46,727 00
Tulare	35,500 00
Humboldt	5,800 00
San Joaquin	34,000 00
Mendocino	7,672 00
Trinity	3,000 00
Contra Costa	23,500 00
Total	$156,199 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
100 shares Petaluma Power and Water Co. stock	$5,000 00	$5,250 00	$5,250 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
5 shares Bank of Sonoma County stock	$500 00	$650 00	$650 00
30 shares Fowler Switch Canal Co. (Fresno) st'k	9,000 00	522 00	----------
Totals	$9,500 00	$1,172 00	----------

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$2,406 49
Laidlaw & Co., New York	1,357 89
Santa Rosa Savings Bank	486 13
Total	$4,250 51

THE WICKERSHAM BANKING COMPANY—PETALUMA.

(Incorporated September 11, 1894.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. A. Wickersham, President. Thomas Maclay, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$111,884 35	Capital paid in coin	$200,000 00
Miscellaneous bonds and stocks	81,431 00	Reserve fund	100,000 00
Loans on real estate	47,988 43	Profit and loss, and contingent fund	6,980 37
Loans on stocks	70,590 91	Due depositors	246,113 52
Loans on personal security and overdrafts	209,054 49	Due banks and bankers	114 94
Claims, judgments, etc.	2,446 83	Other liabilities	595 96
Money on hand	18,959 01		
Due from banks and bankers	11,425 27		
Other assets	24 50		
Total resources	$553,804 79	Total liabilities	$553,804 79

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. A. Wickersham, 100; Daniel Brown, 180; L. G. Nay, 20; C. W. Woodworth, 14; H. Steitz, 12; S. J. Hopkins, 5; Thomas Maclay, 5. Total number of shares held by the Directors is 336.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$85,134 35	$85,134 35
Mendocino	25,000 00	25,000 00
Marin	1,750 00	1,750 00
Totals	$111,884 35	$111,884 35

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$36,900 00	$36,900 00
Trinity	4,088 43	4,088 43
Mendocino	1,000 00	1,000 00
Contra Costa	6,000 00	6,000 00
Totals	$47,988 43	$47,988 43

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
110,500 shares Novato Land Co. stock	$110,500 00	$58,646 00	$58,646 00
30 shares Washington Hall Ass'n stock	3,000 00	610 00	610 00
Bond from Mexican Colorado River Land Co. for 58,000 acres	29,000 00	22,175 00	22,175 00
Totals	$142,500 00	$81,431 00	$81,431 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
450 shares Honokoa Sugar Co. stock 500 shares Oururea Sugar Co. stock 500 shares Kileaua Sugar Co. stock 125 shares Paauhau Sugar Co. stock 500 shares Makaweli Sugar Co. stock	----------	$58,500 00	$67,800 00
1,000 shares Home Oil Co. stock 100 shares Equitable Gas Co. stock 4,000 shares Costa Rica Mining Co. stock			
100 shares Wickersham Banking Co. stock	$10,000 00	6,000 00	13,000 00
450 shares Bank of Sisson-Crocker Co. stock	45,000 00	3,090 91	10,000 00
1,800 shares Merchants Ice and Cold Storage Co. stock	18,000 00	3,000 00	5,000 00
Totals	$73,000 00	$70,590 91	$95,800 00

Amount Due from, or Deposited with, other Banks or Bankers.

Western National Bank, New York	$340 81
First National Bank, San Francisco	9,797 26
California Safe Deposit and Trust Co., San Francisco	947 26
Santa Rosa Bank	155 27
Santa Rosa National Bank	184 67
Total	$11,425 27

WILLIAM HILL COMPANY—PETALUMA.

(Incorporated April 14, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

WILLIAM HILL, President. ALEX. B. HILL, Cashier.

Resources.		*Liabilities.*	
Bank premises	$11,000 00	Capital paid in coin	$200,000 00
Real estate taken for debt	61,972 10	Reserve fund	12,000 00
Miscellaneous bonds and stocks	132,415 54	Due depositors	350,148 53
Loans on real estate	133,422 05	Due banks and bankers	2,630 10
Loans on personal security and overdrafts	169,170 16	Other liabilities	5,687 77
Money on hand	19,501 30		
Due from banks and bankers	40,586 60		
Other assets	2,398 65		
Total resources	$570,466 40	Total liabilities	$570,466 40

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: William Hill, 1,800; M. D. Goshen, 25; Charles Martin, 25; H. P. Brainerd, 25; A. B. Hill, 125. Total number of shares held by the Directors is 2,000.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$60,941 60	$60,941 60
Mendocino	1,030 50	1,030 50
Totals	$61,972 10	$61,972 10

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$133,422 05	$350,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Bonds of Market Street Ry. Co., Los Angeles Ry. Co., S. F. and N. P. Ry. Co., S. F. and S. J. Valley Ry. Co., Oceanic Steamship Co., and Forestville school bonds; Stocks of Bank of Sebastopol, Petaluma Savings Bank, Novato Land Co., Spring Valley Water Co., and Mexican Colorado River Land Co.	$136,520 00	$132,415 54	$135,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$5,124 36
Swiss-American Bank, San Francisco	7,452 00
Exchange Bank, Santa Rosa	118 03
Bank of Sebastopol	27,892 21
Total	$40,586 60

BANK OF PLEASANTON.

(Incorporated February 3, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. N. Lilienthal, President. E. L. Benedict, Cashier.

Resources.		*Liabilities.*	
County warrants	$773 66	Capital paid in coin	$25,000 00
Loans on real estate	25,079 40	Profit and loss, and contingent fund	11,233 46
Loans on personal security and overdrafts	63,831 60	Due depositors	86,878 93
Money on hand	7,561 32		
Due from banks and bankers	22,106 61		
Other assets	3,759 80		
Total resources	$123,112 39	Total liabilities	$123,112 39

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 35; T. W. Harris, 15; W. H. Cope, 10; C. L. Crellin, 5: E. L. Benedict, 200. Total number of shares held by the Directors is 265.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$25,079 40	$57,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$11,935 71
Oakland Bank of Savings	4,002 73
Liberty National Bank, New York	6,168 17
Total	$22,106 61

PEOPLE'S BANK OF POMONA.

(Incorporated August 27, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. Albert Dole, President. Chas. M. Stone, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$16,000 00	Capital paid in coin	$50,000 00
Loans on real estate	20,400 00	Profit and loss, and contingent fund	6,954 30
Loans on personal security and overdrafts	81,885 41	Due depositors	152,075 10
Money on hand	23,019 76		
Due from banks and bankers	62,669 38		
Other assets	5,054 85		
Total resources	$209,029 40	Total liabilities	$209,029 40

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Albert Dole, 140; C. E. White, 50; S. F. Owen, 75; G. F. Ferris, 25; J. J. Swigart, 50; D. R. Crawford, 25; Chas. M. Stone, 85. Total number of shares held by the Directors is 450.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Los Angeles	$16,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$20,400 00	$26,800 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$6,830 93
Anglo-Californian Bank, San Francisco	4,492 08
Importers and Traders National Bank, New York	25,765 80
Continental National Bank, Chicago	22,199 92
Farmers and Merchants Bank, Los Angeles	3,380 65
Total	$62,669 38

PIONEER BANK—PORTERVILLE.

(Incorporated April 19, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

PHILIP N. LILIENTHAL, President. RICHARD BRADLEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$10,419 71	Capital paid in coin	$28,000 00
Miscellaneous bonds and stocks	266 40	Reserve fund	47,924 27
Loans on real estate	21,152 00	Due depositors	126,629 33
Loans on stocks, bonds, and warrants	6,241 60	Other liabilities	774 45
Loans on other securities (grain, etc.)	9,214 26		
Loans on personal security and overdrafts	68,665 78		
San Francisco loans	50,000 00		
Money on hand	12,960 66		
Due from banks and bankers	21,877 74		
Other assets	2,529 90		
Total resources	$203,328 05	Total liabilities	$203,328 05

The amount of capital stock is $70,000; amount subscribed is $70,000; amount paid in coin is $28,000. The total number of shares of stock issued is 700; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: P. N. Lilienthal, 100; Wm. Thomas, 100; Louis Sloss, Jr., 100; W. H. Chickering, 60; Leon Sloss, 60. Total number of shares held by the Directors is 420.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	$10,419 71

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Tulare	$21,152 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.
Porterville Hotel Co. stock	$1,160 00	$168 00
Pioneer Water Co. stock	1,800 00	80 45
Poplar Ditch Co. stock (balance)		17 95
Totals	$2,960 00	$266 40

AMOUNT LOANED ON STOCKS AND WARRANTS.

	Par Value.	Amt. Loaned.
Pioneer Water Co. stock	$27,675 00	$6,131 60
County school warrant	85 00	60 00
Poplar Ditch Co. stock	250 00	50 00
Totals	$28,010 00	$6,241 60

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Chattel mortgage	$1,167 00
Crop mortgages	7,224 44
Wheat, nursery stock	822 82
Total	$9,214 26

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$13,723 26
Producers Bank	8,154 48
Total	$21,877 74

BANK OF TEHAMA COUNTY—RED BLUFF.

(Incorporated September 5, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. W. RUNYON, President. W. B. CAHOONE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$28,800 00	Capital paid in coin	$300,000 00
Real estate taken for debt	44,500 00	Reserve fund	75,000 00
Miscellaneous bonds, stocks, and warrants	139,952 75	Profit and loss, and contingent fund	60,575 00
Loans on real estate	216,235 00	Due depositors	473,165 03
Loans on personal security and overdrafts	459,964 16	Due banks and bankers	24,681 18
Money on hand	22,768 19	Other liabilities	17,265 15
Due from banks and bankers	34,166 26		
Other assets	4,300 00		
Total resources	$950,686 36	Total liabilities	$950,686 36

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. S. Cone, 259; E. W. Runyon, 265; A. C. Bingham, 10; D. B. Lyon, 10; W. B. Cahoone, 65. Total number of shares held by the Directors is 609.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tehama	$40,600 00	$45,400 00
Shasta	1,900 00	1,900 00
Lassen	500 00	800 00
Glenn	1,500 00	2,000 00
Totals	$44,500 00	$50,100 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	$161,750 00	$244,800 00
Shasta	29,535 00	67,800 00
Lassen	1,200 00	2,000 00
Glenn	15,450 00	24,660 00
Siskiyou	8,300 00	18,400 00
Totals	$216,235 00	$357,660 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	$42,540 00	$47,540 00	$48,460 00
200 shares Market Street Railway Co. stock	10,000 00	11,800 00	12,800 00
$20,000 Spring Valley 4% 2d mortgage bonds	20,000 00	20,500 00	20,700 00
$15,000 Southern Pacific 6's of 1905	15,000 00	16,450 00	16,650 00
$10,000 Market Street Railway 5% bonds	10,000 00	11,750 00	11,800 00
88 shares Bank of Shasta County stock	8,800 00	6,500 00	8,800 00
200 shares Anglo-Californian Bank stock	10,000 00	12,900 00	13,600 00
$1,300 Orland School District bonds	1,300 00	1,310 00	1,310 00
25 shares Bank of California stock	2,500 00	10,000 00	10,250 00
Tehama County warrants	1,202 75	1,202 75	1,202 75
Totals	$121,342 75	$139,952 75	$145,572 75

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$23,562 77
Merchants Loan and Trust Co., Chicago, Ill.	2,380 94
Hanover National Bank, New York	7,313 16
Bank of Butte County, Chico	790 32
Bank of Chico	119 07
Total	$34,166 26

HERBERT KRAFT COMPANY BANK—RED BLUFF.

(Incorporated April 24, 1895.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. F. KRAFT, President. GEORGE H. KRAFT, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,575 94	Capital paid in coin	$200,000 00
Loans on real estate	205,836 00	Due depositors	228,796 80
Loans on personal security and overdrafts	215,044 57	Due banks and bankers	1,866 97
Money on hand	2,073 16	Other liabilities	11,937 78
Due from banks and bankers	6,620 88		
Other assets	5,451 00		
Total resources	$442,601 55	Total liabilities	$442,601 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tehama	$195,000 00	$280,000 00
Modoc	18,200 00	35,000 00
Totals	$213,200 00	$315,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$4,509 93
Union National Bank	2,110 95
Total	$6,620 88

BANK OF NORTHERN CALIFORNIA—REDDING.

(Incorporated April 23, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. FRISBIE, President. E. L. BAILEY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$7,461 65	Capital paid in coin	$75,500 00
Real estate taken for debt	15,189 97	Reserve fund	5,417 00
Miscellaneous stocks	200 00	Profit and loss, and contingent fund	20 05
Loans on real estate	49,293 00	Due depositors	89,534 35
Loans on personal security and overdrafts	30,786 35	State, county, or city money	380 58
Money on hand	20,141 26	Other liabilities	807 22
Due from banks and bankers	44,283 00		
Other assets	4,303 97		
Total resources	$171,659 20	Total liabilities	$171,659 20

The amount of capital stock is $100,000; amount subscribed is $75,500; amount paid in coin is $75,500. The total number of shares of stock issued is 755; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: E. Frisbie, 555; Jas. McCormick, 10; E. L. Bailey, 10; W. L. Smith, 10; N. B. Frisbie, 10. Total number of shares held by the Directors is 595.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	$15,189 97	$15,189 97

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta	$49,293 00	$121,570 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Redding Armory Hall Association stock	$200 00	$200 00	$200 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
5,900 shares Redding Water Co. stock	$5,900 00	$1,200 00	$3,540 00
2,300 shares Redding Electric Light and Power Co. stock	2,300 00	600 00	1,380 00
Totals	$8,200 00	$1,800 00	$4,920 00

Note.—This stock is held as security for a fluctuating overdraft loan.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California State Bank, Sacramento	$3,371 65
Crocker-Woolworth National Bank, San Francisco	7,536 28
Merchants Loan and Trust Co., Chicago	16,223 33
Merchants National Bank, New York	17,151 74
Total	$44,283 00

BANK OF SHASTA COUNTY—REDDING.

(Incorporated April, 1884.)

Showing its Financial Condition at Close of Business August 11, 1900.

C. C. BUSH, President. C. C. BUSH, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	81,772 00	Reserve fund	2,500 00
Miscellaneous bonds, stocks, and warrants	127,722 75	Profit and loss, and contingent fund	2,139 12
Loans on real estate	26,317 00	Due depositors	413,860 52
Loans on stocks and bonds	25,950 00	Other liabilities	150 00
Loans on other securities (grain, etc.)	12,905 00		
Loans on personal security and overdrafts	66,867 51		
Money on hand	17,313 50		
Due from banks and bankers	152,705 88		
Other assets	4,096 00		
Total resources	$518,649 64	Total liabilities	$518,649 64

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. C. Bush, Sr., 179; E. A. Reid, 42; Luke McDonald, 50; Allen W. Etter, 5; C. C. Bush, Jr., 5. Total number of shares held by the Directors is 218.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Shasta	$76,247 00	$84,000 00
Siskiyou	1,445 00	1,500 00
Lassen	4,080 00	5,000 00
Totals	$81,772 00	$90,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Shasta	$24,079 00	$35,000 00
Modoc	1,038 00	1,500 00
Lassen	1,200 00	1,500 00
Totals	$26,317 00	$38,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
45 shares Redding Armory Hall Bld'g Ass'n st'k	$450 00	$450 00	$450 00
533 shares Redding Water Co. stock	533 00	250 00	250 00
352 shares Cleveland Con. Gold Mining Co. stock	1,650 00	550 00	550 00
300 shares Market Street Railway Co. stock	15,000 00	17,550 00	17,550 00
462 shares Spring Valley Water Co. stock	46,200 00	46,200 00	46,200 00
80 shares Anglo-Californian Bank stock	4,000 00	4,950 00	4,950 00
25 shares Bank of California stock	2,500 00	10,000 00	10,000 00
13 Spring Valley Water Co. bonds	13,000 00	15,150 00	15,150 00
10 San Francisco & North Pacific R. R. bonds	10,000 00	11,300 00	11,300 00
7 Market Street Railway Co. bonds	7,000 00	7,850 00	7,850 00
10 Southern Pacific of California bonds	10,000 00	11,000 00	11,000 00
Totals	$110,333 00	$125,250 00	$125,250 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
United States bonds	$2,000 00	$2,000 00	$2,000 00
Masonic Hall Building Association stock	500 00	150 00	500 00
Sacramento Electric, Gas, and Railway bonds	28,000 00	23,800 00	28,000 00
Totals	$30,500 00	$25,950 00	$30,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Certificate of deposit, Bank of California	$8,500 00	$25,000 00
Certificate of deposit, Bank of Tergus Co., Lewiston, Mont.	255 00	500 00
Certificate of deposit, Bank of Lompoc	2,500 00	3,040 62
Chattel mortgage—foundry plant	1,150 00	5,000 00
Chattel mortgage—cattle	500 00	1,000 00
Totals	$12,905 00	$34,540 62

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$23,809 53
National Bank of D. O. Mills & Co., Sacramento	2,827 05
Chase National Bank, New York	104,114 95
Continental National Bank, Chicago	16,512 10
Bank of Tehama County, Red Bluff	5,442 25
Total	$152,705 88

UNION BANK—REDLANDS.

(Incorporated March 10, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

K. C. WELLS, President. H. H. FORD, Cashier.

Resources.		*Liabilities.*	
Bank premises	$39,500 00	Capital paid in coin	$50,000 00
Miscellaneous bonds and stocks	55,250 00	Reserve fund	27,000 00
County warrants	652 24	Profit and loss, and contingent fund	7,499 12
Loans on real estate	100,900 00	Due depositors	318,186 17
Loans on stocks	46,958 00		
Loans on personal security and overdrafts	104,137 61		
Money on hand	17,772 15		
Due from banks and bankers	28,747 11		
Other assets	8,768 18		
Total resources	$402,685 29	Total liabilities	$402,685 29

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. J. Hayes, 40; Leland Lyon, 2; F. P. Meserve, 2; Lewis Jacobs, 10; M. M. Phinney, 20; James B. Morse, 4½; B. W. Cave, 5; W. T. Gillis, 10; K. C. Wells, 15. Total number of shares held by the Directors is 108½.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$100,900 00	$168,100 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Los Angeles Traction Co. bonds	$45,000 00	$45,000 00	$45,900 00
Redlands Water Co. stock	10,250 00	10,250 00	10,757 50
Totals	$55,250 00	$55,250 00	$56,657 50

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Lugonia Water Co. stock	$8,000 00	$2,630 00	$8,000 00
Crafton Water Co. stock	39,200 00	18,550 00	50,960 00
South Mountain Water Co. stock	23,500 00	7,185 00	17,625 00
Redlands Water Co. stock	2,000 00	1,700 00	2,400 00
East Redlands Water Co. stock	2,090 00	1,500 00	2,090 00
West Redlands Water Co. stock	300 00	200 00	300 00
Redland Heights Water Co. stock	2,000 00	1,550 00	2,600 00
East Barton Water Co. stock	300 00	150 00	300 00
Bear Valley Water Co. Class A stock	700 00	115 00	175 00
Union Bank stock	4,800 00	6,050 00	7,920 00
First National Bank stock	500 00	500 00	700 00
Redlands Electric Light and Power Co. stock	11,100 00	5,450 00	7,700 00
Provident Mutual Building and Loan Association stock	1,000 00	500 00	600 00
State Mutual Building and Loan Association stock	2,900 00	533 00	800 00
Pacific Coast Savings Society stock	2,000 00	345 00	500 00
Totals	$100,390 00	$46,958 00	$102,670 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of San Bernardino	$3,219 49
Los Angeles National Bank	8,022 99
Crocker-Woolworth National Bank, San Francisco	3,473 19
Metropolitan Bank, Chicago	5,997 25
National Park Bank, New York	8,034 19
Total	$28,747 11

BANK OF SAN MATEO COUNTY—REDWOOD CITY.

(Incorporated July 24, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. L. Ross, President. L. P. Behrens, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,186 00	Capital paid in coin	$102,800 00
Miscellaneous bonds and stocks	34,975 46	Reserve fund (legal)	10,000 00
Loans on real estate	121,800 00	Profit and loss, and contingent fund	60,940 74
Loans on stocks and warrants	18,215 00	Due depositors	193,534 52
Loans on other securities (grain, etc.)	13,521 00	Due banks and bankers	595 22
Loans on personal security and overdrafts	121,878 74	Other liabilities	4,195 00
Money on hand	12,563 88		
Due from banks and bankers	30,698 35		
Other assets	227 05		
Total resources	$372,065 48	Total liabilities	$372,065 48

The amount of capital stock is $200,000; amount subscribed is $102,800; amount paid in coin is $102,800. The total number of shares of stock issued is 1,028; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Ross, 100; P. P. Chamberlain, 20; L. J. Frank, 15; Geo. H. Rice, 20; Chas. Josselyn, 126; Jas. Crowe, 13; Jas. D. Byrnes, 25; M. Emerson, 100; L. P. Behrens, 235. Total number of shares held by the Directors is 654.

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$5,750 00	$11,000 00
San Benito	750 00	2,000 00
Glenn	1,000 00	2,000 00
Fresno	4,500 00	7,000 00
San Francisco	700 00	2,000 00
San Mateo	109,100 00	210,000 00
Totals	$121,800 00	$234,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Jefferson School District bonds	$6,000 00	$6,000 00	$6,150 00
San Bruno School District bonds	1,000 00	1,000 00	1,065 00
Shasta River School District bonds	330 00	330 00	360 00
Dunsmuir School District bonds	1,400 00	1,400 00	1,530 00
San Luis Obispo Water and Sewer bonds	4,300 00	4,542 50	4,625 00
Ukiah City Water and Electric bonds	4,500 00	4,838 20	4,950 00
Redwood City Water and Electric bonds	12,850 00	13,123 26	13,565 00
San Mateo County Building and Loan Association stock	11,000 00	3,741 50	4,200 00
Totals	$41,380 00	$34,975 46	$36,445 00

Amount Loaned on Stocks and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
85 shares Bank of San Mateo County stock	$8,500 00	$8,950 00	$15,000 00
49 shares San Mateo County Building and Loan Association stock	9,800 00	3,500 00	4,200 00
600 shares Sanitary Reduction Works of San Francisco stock	6,000 00	1,000 00	3,000 00
50 shares Mutual Savings Bank of San Francisco stock	5,000 00	2,500 00	2,500 00
49 shares Natural Gas stock (of Indiana)	1,225 00	500 00	1,225 00
20 shares Mascot Gold Mining Co. of Cal. stock	100 00	100 00	100 00
County warrants, registered	1,665 00	1,665 00	1,665 00
Totals	$32,290 00	$18,215 00	$27,690 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Deed to lot in Menlo Park	$400 00	$500 00
Deed to 44 acres of land (held in trust)	2,500 00	5,000 00
Agreement of sale of real property	1,000 00	2,000 00
Bill of sale of furniture, including an assignment of a $900 mortgage and good personal indorsement	2,900 00	4,000 00
Hay in warehouse	1,500 00	1,750 00
Assigned claim in solvent estate	475 00	475 00
Grain in warehouse	100 00	100 00
Loaned on jewelry	150 00	250 00
Assignment of three life insurance policies in old line life companies, at death call for $21,750	4,496 00	10,000 00
Furniture, hay and grain, all insured against loss by fire, and loss is made payable to bank		
Totals	$13,521 00	$24,075 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank	$3,895 27
Western National Bank	14,805 86
Illinois Trust and Savings Bank	11,997 22
Totals	$30,698 35

ORANGE-GROWERS BANK—RIVERSIDE.

(Incorporated August 17, 1891.)

Showing its Financial Condition at Close of Business, August 11, 1900.

M. J. DANIELS, President. H. T. HAYS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$25,515 87	Capital paid in coin	$70,000 00
Miscellaneous bonds	4,000 00	Reserve fund	25,000 00
Loans on real estate	11,100 00	Profit and loss, and contingent fund	1,943 92
Loans on stocks	8,000 00	Due depositors	458,802 21
Loans on other securities (grain, etc.)	18,125 00	Due banks and bankers	2,925 95
Loans on personal security and overdrafts	227,855 15	Other liabilities	50 00
Money on hand	83,769 57		
Due from banks and bankers	175,343 67		
Other assets	5,012 82		
Total resources	$558,722 08	Total liabilities	$558,722 08

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $70,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is 40 shares at $28 50; 47 shares at $37 07; 90 shares at $100; 2,323 shares at $25.

The names of the Directors, and number of shares of stock held by each, are as follows: M. J. Daniels, 160; S. C. Evans, Jr., 73; George Frost, 15; G. Rouse, 50; J. C. Hardman, 50; W. A. Hayt, 50; S. Armstrong, 92; J. G. Baird, 20; R. W. A. Godfrey, 45. Total number of shares held by the Directors is 555.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$25,515 87	$35,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside—		
Anderson	$1,000 00	$10,000 00
Cox	600 00	2,000 00
Godfrey	8,500 00	20,000 00
Rockhill	1,000 00	5,000 00
Totals	$11,100 00	$37,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
27 bonds San Jacinto and Pleasant Valley Irrigation Co., $250 each	$6,750 00	$4,000 00	$6,750 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
270 shares Orange-Growers Bank stock	$6,750 00	$5,500 00	$8,250 00
3,716 shares Riverside Heights Water Co. stock	37,160 00	2,500 00	10,000 00
Totals	$43,910 00	$8,000 00	$18,250 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Bills of lading, warehouse receipts, chattel mortgages, promissory notes	$18,125 00	$24,928 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Sutton National Bank, Sutton, Neb.	$1,000 00
State Bank and Trust Co., Los Angeles	4,320 86
Citizens Bank, Los Angeles	3,006 32
First National Bank, Los Angeles	7,186 22
National Bank of California, Los Angeles	402 21
National Bank of D. O. Mills & Co., Sacramento	1,839 58
Wells, Fargo & Co.'s Bank, San Francisco	38,236 82
First National Bank, Chicago	7,980 47
Chase National Bank, New York	111,371 19
Total	$175,343 67

CALIFORNIA STATE BANK—SACRAMENTO.

(Incorporated March 31, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

FREDERICK COX, President. W. E. GERBER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$103,419 49	Capital paid in coin	$350,000 00
Real estate taken for debt	25,627 20	Reserve fund	100,000 00
Miscellaneous stocks	36,800 00	Profit and loss, and contingent fund	118,149 24
Loans on real estate	237,605 00	Due depositors	1,639,945 25
Loans on stocks	241,910 00	Due banks and bankers	97,739 53
Loans on other securities (grain, etc)	14,600 00	State, county, or city money	120,371 04
Loans on personal security and overdrafts	198,799 42 / 882,695 92	Other liabilities	12,834 39
Money on hand	313,960 08		
Due from banks and bankers	331,907 42		
Other assets	51,714 92		
Total resources	$2,439,039 45	Total liabilities	$2,439,039 45

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $350,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $70.

The names of the Directors, and number of shares of stock held by each, are as follows: Frederick Cox, 500; C. W. Clarke, 300; G. W. Peltier, 400; Joseph Steffens, 300; Adolph Heilbron, 100; Peter Bohl, 100; W. E. Gerber, 300. Total number of shares held by the Directors is 2,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sacramento	$3,000 66	$3,000 66
Santa Clara	1,000 00	1,000 00
Yolo	20,626 54	20,626 54
Amador	1,000 00	1,000 00
Totals	$25,627 20	$25,627 20

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	$141,605 00	$313,500 00
Yolo	15,700 00	20,000 00
Lassen	10,300 00	20,000 00
Yuba and Placer	66,700 00	95,000 00
San Bernardino	3,300 00	10,000 00
Totals	$237,605 00	$458,500 00

Amount Invested in Stocks.

	Amt. Invested.	Market Value.
California Winery stock	$36,800 00	$37,500 00

Amount Loaned on Stocks.

	Amt. Loaned.	Market Value.
Sacramento Transportation Co. stock	$1,950 00	$8,580 00
Elko Drug Co. stock	4,000 00	9,700 00
Sacramento Electric, Gas, and Railway Co. stock	13,500 00	20,000 00
Sacramento Bank stock	32,450 00	40,000 00
Occidental Building and Loan Association stock	1,500 00	2,500 00
Capital Telephone and Telegraph Co. stock	3,900 00	6,000 00
Buffalo Brewing Co. stock	99,000 00	150,000 00
Ogden State Bank stock	600 00	1,500 00
Pacific Mutual Life stock	5,000 00	8,000 00
Sperry Flour Co. stock	54,500 00	98,000 00
Miscellaneous stocks	25,510 00	77,300 00
Totals	$241,910 00	$421,580 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat in warehouse	$14,600 00	$19,350 00

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$60,013 57
J. P. Morgan & Co., New York	204,120 60
American National Bank, Chicago	9,485 84
Bank of Butte County, Chico	1,706 30
California Bank, Los Angeles	1,323 34
London, Paris, and American Bank, San Francisco	48,082 16
Kraft & Co., Red Bluff	586 51
Farmers National Bank, Fresno	902 20
First National Bank, Winnemucca	316 78
Rideout Bank, Marysville	1,866 68
Surface & Son, Ione	2,666 28
Washoe County Bank, Reno	837 16
Total	$331,907 42

MONTEREY COUNTY BANK—SALINAS CITY.

(Incorporated October 17, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. VANDERHURST, President. LUTHER RODGERS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$120,000 00
Real estate taken for debt	750 00	Reserve fund	30,000 00
Loans on real estate	140,303 27	Profit and loss, and contingent fund	16,900 37
Loans on stocks	2,275 00	Due depositors	141,803 27
Loans on personal security and overdrafts	107,223 84	Due banks and bankers	5,612 99
Money on hand	29,173 35	Other liabilities	5,393 30
Due from banks and bankers	19,264 92		
Other assets	3,719 55		
Total resources	$319,709 93	Total liabilities	$319,709 93

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $120,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Vanderhurst, 200; J. B. Iverson, 40; Francis Dowd, 125; Chas. T. Romie, 50; C. P. Nance, 124; Hiram Corey, 75; H. E. Abbott, 50. Total number of shares held by the Directors is 664.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$750 00	$1,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$128,303 29	$177,600 00
Fresno	7,000 00	15,000 00
San Luis Obispo	5,000 00	12,000 00
Totals	$140,303 27	$204,600 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt Loaned.	Market Value.
104 shares Sperry Flour Co. stock	$10,400 00	$2,275 00	$3,120 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of San José	$1,441 97
Bank of Watsonville	3,335 54
First National Bank, San Francisco	10,183 04
Western National Bank, New York	1,304 37
Total	$19,264 92

SALINAS CITY BANK.

(Incorporated May 10, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAMES H. McDOUGALL, President. W. S. JOHNSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	36,397 05	Reserve fund	16,140 00
Miscellaneous bonds and stocks	67,036 04	Profit and loss, and contingent fund	73,860 10
County warrants	165 00	Due depositors	189,198 41
Loans on real estate	219,260 40	Other liabilities	33,500 39
Loans on stocks	16,000 00		
Loans on personal security and overdrafts	167,092 77		
Money on hand	46,333 97		
Due from banks and bankers	41,503 95		
Other assets	5,909 72		
Total resources	$612,698 90	Total liabilities	$612,698 90

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. McDougall, 235; W. J. Irvine, 32; E. Archer, 150; Henry Bardin, 50; Uriah Wood, 294½. Total number of shares held by the Directors is 761½.

REAL ESTAE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Monterey	$36,397 05	$39,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Monterey	$217,260 40	$300,000 00
Santa Clara	2,000 00	$3,000 00
Totals	$219,260 40	$303,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
1,509 shares Sperry Flour Co. stock	$150,900 00	$67,036 04	$67,036 04
Claims against Monterey County	125 00	125 00	125 00
Claims against Salinas City	40 00	40 00	40 00
Totals	$151,065 00	$67,201 04	$67,201 04

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
80 shares Salinas City Bank stock	$8,000 00	$6,000 00	$11,200 00
220 shares Wahrlich-Cornett Co., Salinas, stock	22,000 00	8,000 00	22,000 00
50 shares Salinas City Light and Water Co. stock	5,000 00	2,000 00	3,000 00
Totals	$35,000 00	$16,000 00	$36,200 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$38,068 08
Garden City Bank and Trust Co., San José	1,177 57
Farmers and Merchants Bank, Los Angeles	306 70
National Park Bank, New York	1,951 60
Total	$41,503 95

COMMERCIAL BANK—SANTA ANA.

(Incorporated April 22, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

NOAH PALMER, President. G. J. MOSBAUGH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	24,319 00	Reserve fund	20,000 00
Miscellaneous stocks	30,534 50	Profit and loss, and contingent fund	6,445 73
County warrants	700 00	Due depositors	217,552 30
Loans on real estate	90,985 42	Due banks and bankers	80 39
Loans on stocks	4,416 80	Other liabilities	2,911 24
Loans on personal security and overdrafts	106,321 36		
Money on hand	37,948 53		
Due from banks and bankers	33,050 16		
Other assets	3,713 89		
Total resources	$346,989 66	Total liabilities	$346,989 66

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each are as follows: Noah Palmer, 435; Daniel Halladay, 255; Wm. H. Burnham, 20; J. O. Burbank, 10; G. J. Mosbaugh, 10. Total number of shares held by the Directors is 730.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$18,345 81	$26,000 00
Los Angeles	4,111 34	1,500 00
Riverside	900 00	900 00
Wellington, Kansas	961 85	1,000 00
Totals	$24,319 00	$29,400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Orange	$77,871 48	$100,000 00
Los Angeles	4,635 00	5,000 00
Riverside	8,478 94	10,000 00
Totals	$90,985 42	$115,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
895 shares Bank of Orange stock	$89,500 00	$22,375 00	$30,000 00
71 shares Bank of Tustin stock	7,100 00	1,407 50	1,500 00
25½ shares Orange County Savings Bank stock	25,500 00	4,975 00	6,000 00
10 shares Olive Milling Co. stock	1,000 00	1,000 00	500 00
250 shares Barton Land and Water Co. stock	25,000 00	777 00	1,000 00
Totals	$148,100 00	$30,534 50	$39,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
19⅔ shares Arizona Sandstone Co. stock	$19,666 66	$3,250 00	$4,916 00
56⅔ shares Olive Milling Co. stock	5,666 66	1,166 80	2,833 33
Totals	$25,333 32	$4,416 80	$7,749 33

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, Los Angeles	$6,501 36
Wells, Fargo & Co.'s Bank, San Francisco	1,014 98
First National Bank, New York	21,079 81
Continental National Bank, Chicago	4,454 01
Total	$33,050 16

COMMERCIAL BANK—SANTA BARBARA.

(Incorporated August 15, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEORGE S. EDWARDS, President. W. B. METCALF, Cashier.

Resources.		*Liabilities.*	
Real estate purchased	$16,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	3,400 00	Reserve fund	40,000 00
Miscellaneous stocks	12,092 40	Profit and loss, and contingent fund	10,286 11
County warrants	1,116 91	Due depositors	382,501 36
Loans on real estate	12,666 67	Due banks and bankers	6,449 59
Loans on stocks and bonds	17,341 43		
Loans on personal security and overdrafts	275,508 33		
Money on hand	29,306 65		
Due from banks and bankers	116,374 29		
Other assets	5,430 38		
Total resources	$489,237 06	Total liabilities	$489,237 06

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: George S. Edwards, 385; James H. Blood, 45; Joseph Sexton, 50; W. C. Shaw, 20; Alfred Edwards, 70; E. J. Knapp, 30; Paul R. Wright, 10. Total number of shares held by the Directors is 610.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$3,400 00	$3,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Barbara	$12,666 67	$25,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Amt. Invested.	Market Value.
Santa Barbara Transfer Co. stock Santa Barbara Loan and Building Association stock Consolidated Electric Railroad bonds	$12,092 40	$12,092 40
County warrants	1,116 91	1,116 91
Totals	$13,209 31	$13,209 31

AMOUNT LOANED ON STOCKS AND BONDS.

	Amt. Loaned.	Market Value.
Sundry stocks and bonds	$17,341 43	$37,193 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$7,121 95
Mercantile National Bank, New York	66,257 34
Nevada National Bank, San Francisco	5,397 79
National Bank of Illinois, Chicago	3,937 20
National Bank of D. O. Mills & Co., Sacramento	7,289 54
American National Bank, Chicago	6,882 08
Farmers and Merchants Bank, Los Angeles	6,487 21
San Francisco National Bank, San Francisco	2,337 93
London, Paris, and American Bank, San Francisco	4,379 19
Bank of Ventura	2,144 43
Bank of Lompoc	4,139 63
Total	$116,374 29

FARMERS EXCHANGE BANK—SAN BERNARDINO.

(Incorporated May 16, 1881.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. L. DREW, President. S. F. ZOMBRO, Cashier.

Resources.		*Liabilities.*	
Bank premises	$40,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	21,857 89	Reserve fund	40,000 00
Miscellaneous bonds and stocks	8,012 96	Profit and loss, and contingent fund	2,410 46
County warrants	2,119 99	Due depositors	138,680 32
Loans on real estate	31,923 53		
Loans on stocks, bonds, and warrants	14,450 00		
Loans on other securities (grain, etc.)	7,000 00		
Loans on personal security and overdrafts	97,280 93		
Money on hand	28,509 18		
Due from banks and bankers	21,855 49		
Other assets	8,080 81		
Total resources	$281,090 78	Total liabilities	$281,090 78

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. L. Drew, 296; Richard Gird, 5; John Andreson, 34¼; Jas. Fleming, 34¼; Richard Stewart, 10; S. F. Zombro, 30; John Andreson, Jr., 6¼. Total number of shares held by the Directors is 415¾.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$19,638 34	$19,638 34
Riverside	2,219 55	2,219 55
Totals	$21,857 89	$21,857 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Bernardino	$29,058 53	$72,500 00
Riverside	2,865 00	3,329 00
Totals	$31,923 53	$75,829 00

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.	Market Value.
224 18/100 shares Banning Water Co. stock	$7,846 30	$7,846 30
16⅔ shares City Creek Water Co. stock	166 66	166 66
Totals	$8,012 96	$8,012 96

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.	Market Value.
Sundry stocks, bonds, and warrants	$14,450 00	$26,800 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Chattel mortgages	$7,000 00	$13,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$5,124 45
First National Bank, Los Angeles	3,642 08
First National Bank, Redlands	1,081 24
First National Bank, New York	6,025 61
First National Bank, Chicago	1,439 29
Western National Bank, New York	21 37
Orange-Growers Bank, Riverside	491 45
Franklin Bank, Cincinnati, Ohio	4,000 00
Citizens Bank, Corona, Cal.	30 00
Total	$21,855 49

CITIZENS BANK OF SANTA CLARA.

(Incorporated April 30, 1898.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. G. BOND, President. E. F. JORDAN, Cashier.

Resources.		*Liabilities.*	
United States bonds	$10,000 00	Capital paid in coin	$50,000 00
Miscellaneous bonds and stocks	27,375 00	Profit and loss, and contingent fund	4,113 51
Loans on real estate	24,241 64	Due depositors	110,617 52
Loans on personal security and overdrafts	64,772 44	Other liabilities	349 06
Money on hand	13,013 56		
Due from banks and bankers	21,175 45		
Other assets	4,502 00		
Total resources	$165,080 09	Total liabilities	$165,080 09

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: A. Block, 60; H. G. Bond, 101; E. F. Jordan, 1; H. Mabury, 294; L. L. Morse, 1; S. P. Sanders, 10. Total number of shares held by the Directors is 467.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	$24,241 64

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
300 shares Northern Pacific stock, preferred	$22,237 50
United States bonds	10,600 00
Los Angeles and Pasadena Railroad bonds	5,137 50
Total	$37,375 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$2,209 30
City Trust Co. of New York	4,436 78
First National Bank, Chicago	4,395 06
First National Bank, San José	6,544 70
Garden City Bank, San José	3,589 61
Total	$21,175 45

SANTA CLARA VALLEY BANK—SANTA CLARA.

(Incorporated May 31, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. HENDERSON, President. A. V. FATJO, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$19,093 83	Capital paid in coin	$125,000 00
Loans on real estate	134,886 50	Reserve fund	25,000 00
Loans on other securities (grain, etc.)	1,363 68	Profit and loss, and contingent fund	4,375 15
Loans on personal security and overdrafts	73,563 80	Due depositors	167,458 01
Money on hand	19,139 17	Other liabilities	1,619 22
Due from banks and bankers	73,891 35		
Other assets	1,514 05		
Total resources	$323,452 38	Total liabilities	$323,452 38

The amount of capital stock is $250,000; amount subscribed is $125,000; amount paid in coin is $125,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Henderson, 3,196; A. V. Fatjo, 12; A. Henderson, 5; S. S. Haines, 40; J. B. O'Brien, 10; W. A. Johnston, 10; S. Oberdeener, 5. Total number of shares held by the Directors it 3,278.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Santa Clara	$124,886 50
State of Washington	10,000 00
Total	$134,886 50

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.
Pima County (Arizona) 7% bonds	$15,000 00	$15,000 00
Valley View (Santa Clara County) 7% school bonds	500 00	500 00
5 shares (eighth series) Santa Clara B. and L. Ass'n stock	500 00	240 50
50 shares San José Light and Power Co. stock	5,000 00	2,000 00
20 shares First National Bank of Hawaii, Honolulu, stock	1,500 00	1,333 33
Total	$22,500 00	$19,073 83

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.
100 shares Home Union (San José) stock	$500 00	$150 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
100 barrels wine in London	$1,363 68	$2,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$25,121 99
Anglo-Californian Bank, London	325 26
Bank of New York (N. B. A.)	4,869 72
Seaboard National Bank, New York	28,941 08
American National Bank, Chicago	5,685 55
Commercial and Savings Bank, San José	3,318 37
Bank of San José	4,123 67
Safe Deposit Bank, San José	1,338 64
First National Bank, San José	167 07
Total	$73,891 35

BANK OF SANTA CRUZ COUNTY—SANTA CRUZ.

(Incorporated August, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

WILLIAM T. JETER, President. F. G. MENEFEE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,429 70	Capital paid in coin	$80,000 00
Real estate taken for debt	42,019 55	Reserve fund	30,838 75
Miscellaneous stocks	502 50	Profit and loss, and contingent fund	408 92
Loans on real estate	2,581 80	Due depositors	209,637 34
Loans on stocks	9,273 30	Due banks and bankers	74,989 38
Loans on personal security and overdrafts	212,567 95	Other liabilities	716 90
Money on hand	54,945 37		
Due from banks and bankers	50,739 07		
Other assets	3,532 05		
Total resources	$396,591 29	Total liabilities	$396,591 29

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $80,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. T. Jeter, 10; P. B. Fagen, 58; B. F. Porter, 42; R. Thompson, 40; W. H. Lamb, 25; F. G. Menefee, 10; H. E. Irish, 12. Total number of shares held by the Directors is 197.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$42,019 55	$42,019 55

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$2,581 80	$6,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
28 shares Santa Cruz Bank of Savings and Loan stock	$560 00	$502 50	$560 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
40 shares Bank of Santa Cruz County stock	$1,600 00	$2,330 40	$3,000 00
50 shares Santa Cruz Bank of Savings and Loan stock	1,000 00		
51 shares People's Bank stock	2,040 00	1,942 90	2,550 00
100 shares Loma Prieta Lumber Co. stock	10,000 00	1,000 00	6,000 00
336 shares Farmers Union stock	16,600 00	4,000 00	5,712 00
Totals	$31,240 00	$9,273 30	$17,262 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$14,395 51
First National Bank, New York	34,691 98
Various banks	1,651 58
Total	$50,739 07

CITY BANK—SANTA CRUZ.

(Incorporated December 18, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. S. DEMING, President. W. D. HASLAM, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$289 12	Capital paid in coin	$63,937 50
Miscellaneous stocks	17,591 10	Reserve fund	22,218 64
Loans on real estate	4,930 43	Profit and loss, and contingent fund	6,803 93
Loans on stocks	28,704 15	Due depositors	105,955 01
Loans on personal security and overdrafts	91,230 56	Due banks and bankers	9,704 52
Money on hand	46,787 19	Other liabilities	1,250 60
Due from banks and bankers	17,530 69		
Other assets	2,806 96		
Total resources	$209,870 20	Total liabilities	$209,870 20

The amount of capital stock is $300,000; amount subscribed is $170,500; amount paid in coin is $63,937 50. The total number of shares of stock issued is 1,705; the amount paid on each share of stock is $37 50.

The names of the Directors, and number of shares of stock held by each, are as follows: L. K. Baldwin, 170; F. A. Hihn, 166; F. O. Hihn, 28; H. S. Deming, 34; F. D. Baldwin, 26; I. L. Thurber, 104; John Brazer, 30. Total number of shares held by the Directors is 558.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$289 12	$500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$4,930 43	$7,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
110 shares Paso Robles Springs Hotel stock	$11,000 00	$12,937 57	$12,937 57
100 shares City Bank stock	3,750 00	4,653 53	5,000 00
Totals	$14,750 00	$17,591 10	$17,937 57

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
City Bank and City Savings Bank stock	$2,712 50	$4,175 15	$5,350 00
Central Bank, Oakland, stock	1,000 00	750 00	1,000 00
Sperry Flour Co. stock	68,700 00	23,779 00	27,480 00
Totals	$72,412 50	$28,704 15	$33,830 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Hollister	$24 14
Salinas City Bank	2,684 38
American Mortgage Co., Yankton, S. D.	15 00
Bank of New York (N. B. A.)	2,722 45
Donohoe-Kelly Banking Co., San Francisco	8,429 50
Farmers and Merchants Bank, Los Angeles	1,500 82
Farmers and Merchants Bank, Stockton	1,171 09
National Bank of D. O. Mills & Co., Sacramento	933 31
Decker, Jewett & Co. Bank, Marysville	50 00
Total	$17,530 69

PEOPLE'S BANK—SANTA CRUZ.

(Incorporated February 11, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

HENRY WILLEY, President. A. A. MOREY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,746 33	Capital paid in coin	$82,950 00
County warrants	122 50	Profit and loss, and contingent fund	6,666 59
Loans on real estate	33,500 00	Due depositors	88,762 94
Loans on personal security and overdrafts	58,855 18	Due banks and bankers	1,065 98
Money on hand	42,412 84	Other liabilities	315 11
Due from banks and bankers	32,238 59		
Other assets	7,885 18		
Total resources	$179,760 62	Total liabilities	$179,760 62

The amount of capital stock is $200,000; amount subscribed is $165,900; amount paid in coin is $82,950. The total number of shares of stock issued is 1,659; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Henry Willey, 118; D. McPherson, 70; Wm. Rennie, 25; Wm. Russell, 20; D. C. Clark, 15; J. S. Green, 135. Total number of shares held by the Directors is 383.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$4,746 33	$5,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$28,500 00	$58,100 00
San Benito	5,000 00	12,000 00
Totals	$33,500 00	$70,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$24,229 52
Bank of San José	2,836 87
Laidlaw & Co., New York	5,172 20
Total	$32,238 59

BANK OF COMMERCE—SAN DIEGO.

(Incorporated September, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. M. POWERS, President. G. W. JORRES, Cashier.

Resources.		*Liabilities.*	
Bank premises	$50,750 00	Capital paid in coin	$100,000 00
Real estate taken for debt	21,535 07	Reserve fund	25,000 00
Miscellaneous stocks and warrants	69,309 79	Profit and loss, and contingent fund	12,493 14
Loans on personal security and overdrafts	$165,597 26	Due depositors	363,242 87
Money on hand	60,720 16	Due banks and bankers	9,616 61
Due from banks and bankers	128,734 33	Other liabilities	90 00
Furniture and fixtures	6,000 00		
Other assets	7,796 01		
Total resources	$510,442 62	Total liabilities	$510,442 62

The amount of capital stock is $500,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. M. Powers, 275; E. S. Torrance, 45; Jno. F. Sinks, 40; J. S. Harbison, 20; Graham E. Babcock, 100; G. W. Jorres, 100; J. H. Gay, Jr., 20. Total number of shares held by the Directors is 600.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$21,535 07	$22,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
25 San Diego Gas and Electric Lt. Co. 6% bonds	$25,000 00	$25,000 00	$27,500 00
4 Atchison, T. & S. F. Ry. 4% bonds	2,000 00	1,900 00	2,040 00
6 Atchison, T. & S. F. Ry. 4% adj't. bonds	6,000 00	5,280 00	5,280 00
1 Rio Grande Western Railway 4% bond	1,000 00	975 00	1,000 00
50 shares Chicago, Burlington & Quincy stock	5,000 00	5,866 25	6,600 00
300 shares Hawaiian Sugar stock		10,475 00	10,475 00
75 shares San Diego Gas and Electric Light Co. stock		1,100 00	1,750 00
200 shares Western Union stock		17,575 00	17,575 00
City, county, and school warrants		1,138 54	1,138 54
Totals		$69,309 79	$73,358 54

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$2,765 24
Western National Bank, New York	59,935 26
America National Bank, Chicago	44,709 06
Farmers and Merchants Bank, Los Angeles	5,693 34
Los Angeles National Bank, Los Angeles	726 71
Union National Bank, Kansas City	5,747 94
Boatmen's Bank, St. Louis	5,004 42
Daniel Meyer, San Francisco	4,152 36
Total	$128,734 33

BANK OF ST. HELENA.

(Incorporated August 9, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. J. LEWELLING, President. OWEN WADE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,425 00	Capital paid in coin	$75,000 00
Real estate taken for debt	16,013 80	Reserve fund (surplus)	17,437 00
United States bonds and premium	11,050 00	Profit and loss, and contingent fund	3,076 96
County warrants	114 25	Due depositors	136,510 88
Loans on real estate	51,425 64	Due banks and bankers	2,112 46
Loans on other securities	7,342 50	Other liabilities	1,762 37
Loans on personal security and overdrafts	62,550 24		
Money on hand	10,206 71		
Due from banks and bankers	51,314 97		
Other assets	15,456 56		
Total resources	$235,899 67	Total liabilities	$235,899 67

The amount of capital stock is $75,000; amount subscribed is $75,000; amount paid in coin is $75,000. The total number of shares of stock issued is 750; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. J. Lewelling, 82½; C. E. Davis, 96; W. J. G. Dawson, 23¼; S. Ewer, 7½; J. Frandsen, 7½; W. S. Keyes, 57; W. W. Lyman, 9¾; N. Lauter, 4; H. E. Weinberger, 18; Henry White, 3¾; Charles Thompson, ¾. Total number of shares held by the Directors is 310.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$14,013 80	$14,013 80
Alameda	2,000 00	2,000 00
Totals	$16,013 80	$16,013 80

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Napa	$48,425 64	$75,100 00
Alameda	3,000 00	3,500 00
Totals	$51,425 64	$78,600 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Southern Pacific bonds	$10,000 00		
Southern Pacific bonds, premium and interest	1,050 00	$11,164 25	$11,164 25
Labor demands and school orders	114 25		
Totals	$11,164 25	$11,164 25	$11,164 25

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wines and cooperage in producers' cellars	$7,342 50	$8,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$51,314 97

STATE BANK OF SAN JACINTO.

(Incorporated November 24, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. A. GREEN, President. A. W. WRIGHT, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,800 00	Capital paid in coin	$25,000 00
Real estate taken for debt	7,100 00	Interest received	983 76
Miscellaneous stocks	8,610 00	Profit and loss, and contingent fund	607 52
County warrants	279 17	Due depositors	53,113 50
Loans on real estate	5,000 00		
Loans on bonds	430 00		
Loans on other securities (grain, etc.)	18,400 00		
Loans on personal security and overdrafts	10,478 82		
Money on hand	7,089 11		
Due from banks and bankers	9,923 61		
Other assets	6,594 07		
Total resources	$79,704 78	Total liabilities	$79,704 78

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: J. A. Green, 80; Milbank Johnson, 245; A. W. Wright, 64; J. B. Maxwell, 40; Gail B. Johnson, 140; J. J. Inwall, 50; G. T. Daggett, 5. Total number of shares held by the Directors is 624.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$6,700 00	$6,700 00
Los Angeles	400 00	400 00
Improvement fund	2,505 38	2,505 38
Total	$9,605 38	$9,605 38

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$5,000 00	$10,000 00

AMOUNT INVESTED IN STOCKS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
700 shares San Jacinto Valley Water Co. stock	$70,000 00	$7,500 00	$14,000 00
San Jacinto Valley Creamery Association stock	1,250 00	1,000 00	1,250 00
San Jacinto Valley Cemetery Association stock	10 00	10 00	10 00
Riverside County warrants	50 25	50 25	50 25
San Jacinto Oil Co. stock	1,000 00	100 00	100 00
School warrants	228 92	228 92	228 92
Totals	$72,539 17	$8,889 17	$15,639 17

AMOUNT LOANED ON BONDS.

	Par Value.	Amt. Loaned.
San Jacinto and Pleasant Valley Irrigation bonds	$900 00	$430 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for grain, hay, and fruit	$18,400 00	$30,000 00
Personal security, chattel mortgage, and overdrafts	10,478 82	15,000 00
Totals	$28,878 82	$45,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

California Bank, San Francisco	$6,653 75
Chase National Bank, New York	287 30
First National Bank, Riverside	2,292 07
First National Bank, San Francisco	314 06
Orange-Growers Bank, Riverside	40 15
Pacific Bank, San Francisco	336 28
Totals	$9,923 61

BANK OF SAN JOSÉ.

(Incorporated January 31, 1868.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. ELLARD BEANS, President. CLEMENT T. PARK, Cashier.

Resources.		*Liabilities.*	
Bank premises	$160,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	93,835 32	Reserve fund	14,487 85
Miscellaneous bonds and stocks	116,936 50	Profit and loss, and contingent fund	118,514 14
County warrants	145 00	Due depositors	930,909 55
Loans on real estate	342,473 07	Due banks and bankers	12,782 48
Loans on stocks and bonds	48,750 00	Other liabilities	6,397 80
Loans on personal security and overdrafts	200,949 04		
Money on hand	106,344 89		
Due from banks and bankers	307,530 82		
Other assets	6,127 18		
Total resources	$1,383,091 82	Total liabilities	$1,383,091 82

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: T. Ellard Beans, 1,501¼; Amasa Eaton, 150; S. L. Knox Goodrich, 262½; Wm. Knox Beans, 75; Hiram D. Tuttle, 10; George Bray, 7½; Clement T. Park, 30. Total number of shares held by the Directors is 2,051¼.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$93,835 32	$93,835 32

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$327,473 07	$548,000 00
Alameda	7,000 00	10,000 00
Tulare	6,000 00	10,500 00
San Benito	2,000 00	3,000 00
Totals	$342,473 07	$571,500 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States bonds	$78,140 00	$86,085 00	$98,720 00
Mayfield School District bonds	14,000 00	15,160 00	15,160 00
Saratoga School District bonds	4,500 00	4,901 50	4,901 50
Evergreen School District bonds	2,000 00	2,000 00	2,000 00
Prune Dale School District bonds	400 00	400 00	400 00
Spring Valley Water Works 6% bonds	1,000 00	1,185 00	1,150 00
Lander County, Nevada, 6% bonds	1,000 00	1,000 00	1,000 00
San José Woolen Mill stock	10,000 00	4,000 00	4,000 00
San José Light and Power Co. stock	1,100 00	300 00	300 00
Farmers Union, San José, stock	1,500 00	1,905 00	2,400 00
Totals	$113,640 00	$116,936 50	$130,031 50

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
San José and Santa Clara R. R. bonds	$30,000 00	$25,000 00	$30,000 00
San José Light and Power stock	45,000 00	8,800 00	13,500 00
Tulare City Water Co. stock	1,000 00	500 00	1,000 00
San José Water Co. stock	4,500 00	900 00	4,500 00
Bank of San José stock	10,550 00	10,500 00	14,000 00
Miscellaneous local stocks	10,950 00	3,050 00	4,117 00
Totals	$102,000 00	$48,750 00	$67,117 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$21,337 93
Nevada National Bank, San Francisco	1,972 74
Importers and Traders National Bank, New York	75,511 04
Western National Bank, New York	62,861 11
First National Bank, Chicago	111,142 56
Farmers and Mechanics National Bank, Philadelphia	32,663 52
First National Bank, Oakland, Cal.	404 14
Farmers and Merchants Bank, Los Angeles	1,021 00
Bank collections	616 78
Total	$307,530 82

COMMERCIAL AND SAVINGS BANK—SAN JOSE.

(Incorporated May, 1864.)

Showing its Financial Condition at Close of Business August 11, 1900.

L. Lion, President. John T. McGeoghegan, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,930 49	Capital paid in coin	$300,000 00
Miscellaneous bonds and stocks	350,325 95	Contingent fund	10,589 38
County warrants	1,441 11	Due depositors	425,599 22
Loans on real estate	190,556 37	Due banks and bankers	20,347 23
Loans on stock	23,120 00	Other liabilities	1,435 60
Loans on other securities (grain, etc.)	4,483 97		
Loans on personal security and overdrafts	63,175 61		
Money on hand	104,634 93		
Due from banks and bankers	10,928 69		
Other assets	2,374 31		
Total resources	$757,971 43	Total liabilities	$757,971 43

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: L. Lion, 89; L. A. Whitehurst, 250; J. W. Rea, 204; Wm. Osterman, 25; G. Nelson, 45; Gus Lion, 65; George B. McKee, 100; H. Lefranc, 200; S. W. Williams, 25. Total number of shares held by the Directors is 1,005.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Benito	$6,480 49	$10,000 00
Santa Clara	450 00	800 00
Totals	$6,930 49	$10,800 00

Loans on Real Estate by Counties.

Name of County.	Amt Loaned.
Santa Barbara	$2,500 00
Monterey	3,000 00
Santa Clara	23,675 00
San Benito	7,700 00
Durango, Mexico	153,681 37
Total	$190,556 37

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.
221½ shares Eureka Warehouse stock	$22,150 00	$1,000 00
299,820 shares Commercial Land Co. stock	299,820 00	313,438 30
70 shares Commercial and Savings Bank stock	7,000 00	1,300 00
County warrants	1,441 11	1,441 11
Bonds of Southern Pacific Co.	25,437 65	25,437 65
Bonds of San Francisco and North Pacific Railway Co.	9,150 00	9,150 00
Totals	$364,998 75	$351,767 06

AMOUNT LOANED ON STOCKS, ETC.

	Par Value.	Amt. Loaned.
Chattel mortgage	$200 00	$200 00
200 shares Commercial and Savings Bank stock	20,000 00	
300 shares Electric Improvement Co. stock	30,000 00	13,570 00
4½ shares First National Bank stock	420 00	
10 shares Mercury Printing and Publishing Co. stock	1,000 00	1,000 00
197 shares Commercial and Savings Bank stock	19,700 00	1,000 00
10 shares Commercial and Savings Bank stock	1,000 00	
10 shares San José Water Co. stock	1,000 00	1,150 00
33 shares Salinas City Bank stock	3,300 00	2,250 00
25 shares San José Safe Deposit Bank stock	2,500 00	
100 shares Tulare City Water Co. stock	2,000 00	3,500 00
100 shares San José Light and Power Co. stock	10,000 00	
20 shares Santa Clara Valley Bank stock	500 00	450 00
Totals	$91,620 00	$23,120 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Paid-up life insurance policy	$4,483 97	$14,375 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

City Bank, Santa Cruz	$748 96
Farmers and Merchants Bank, Los Angeles	573 74
Anglo-Californian Bank, San Francisco	3,546 51
Bank of Montreal, Chicago	625 49
National Park Bank, New York	3,196 96
Sundry collections	2,220 43
Consolidated Bank, London	16 60
Total	$10,928 69

GARDEN CITY BANK AND TRUST COMPANY—SAN JOSÉ.

(Incorporated June 26, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. B. HUNKINS, President. JOS. D. RADFORD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$25,188 34	Capital paid in coin	$200,000 00
Miscellaneous bonds and stocks	24,477 75	Reserve fund	6,500 00
Loans on real estate	67,046 92	Profit and loss, and contingent fund	27,501 46
Loans on stocks and bonds	24,652 00	Due depositors	443,419 31
Loans on personal security and overdrafts	423,028 11	Due banks and bankers	23,520 86
Money on hand	76,490 09	Other liabilities	1,313 91
Due from banks and bankers	54,496 26		
Other assets	6,876 07		
Total resources	$702,255 54	Total liabilities	$702,255 54

The amount of capital stock is $500,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Mabury, 321; L. L. Morse, 106; S. B. Hunkins, 50; W. G. Alexander, 5; A. McDonald, 25; J. W. Blauer, 45; J. J. Miller, 50; T. S. Montgomery, 25; Chas. D. Blaney, 5; W. A. Andrews, 5; Jos. D. Radford, 5. Total number of shares held by the Directors is 642.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Clara	$25,188 34	$26,447 34

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Mateo	$9,395 00	$22,000 00
Monterey	100 00	150 00
Santa Clara	57,551 92	69,560 27
Totals	$67,046 92	$91,710 27

Amount Invested in Bonds.

	Par Value.	Amt. Invested.
United States bonds, Southern Pacific bonds, Hotel Vendome bonds, and sundry bonds	$24,477 75	$27,916 90

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value
101 shares Garden City Bank & Trust Co. stock	$10,100 00	$4,754 00	$10,100 00
118 shares Sperry Flour Co. stock	11,800 00	1,800 00	2,360 00
50 shares Coppack Imp. Co. stock	5,000 00	1,000 00	5,000 00
700 shares Home Union stock	3,500 00	1,250 00	3,500 00
145 shares Argonaut L. & D. Co. stock	14,500 00	2,358 00	3,750 00
30 shares Mutual Insurance Co. stock	3,000 00	2,000 00	3,000 00
1 United States 3% bond	100 00	90 00	110 00
70 shares Security Savings Bank stock	700 00	350 00	560 00
1 Hotel Vendome bond	500 00	500 00	500 00
2 University of Pacific bonds	1,000 00	1,000 00	1,000 00
25 shares stock Big Timber National Bank, Montana	2,500 00	3,750 00	5,000 00
15 shares Mutual B. & L. Association stock	3,000 00	850 00	1,800 00
Sundry Light and Power stocks		4,950 00	6,700 00
Totals	$55,700 00	$24,652 00	$43,380 00

Amount Due from, or Deposited with, other Banks or Bankers.

Hanover National Bank, New York	$11,879 53
Western National Bank, New York	17,834 95
Continental National Bank, Chicago	10,904 76
Items in transit	667 50
Bank of Campbell	2,525 49
Bank of San Mateo County	1,245 15
National Bank of D. O. Mills & Co., Sacramento	4,791 11
City Bank, Santa Cruz	2,126 33
Pajaro Valley Bank, Watsonville	2,521 44
Total	$54,496 26

Description of Other Assets.

	Amt. on Books.	Market Value.
Revenue stamps	$531 92	$531 92
Advanced legal charges	27 10	27 10
Profit and loss	6 00	6 00
Totals	$565 02	$565 02

BANK OF SAN LEANDRO.

(Incorporated February 24, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. Huff, President. Chas. H. Hale, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	1,534 64	Reserve fund	10,000 00
Miscellaneous stocks	3,297 50	Profit and loss, and contingent fund	9,330 40
County warrants and claims	11,309 62	Due depositors	264,500 73
Loans on real estate	96,431 73	Other liabilities	914 25
Loans on stocks	376 10		
Loans on other securities (grain, etc.)	10,555 77		
Loans on personal security and overdrafts	96,243 34		
Money on hand	11,005 09		
Due from banks and bankers	69,488 78		
Other assets	1,502 81		
Total resources	$309,745 38	Total liabilities	$309,745 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: T. P. Cary, 100; R. S. Farrelly, 100; Jos. Henscher, 98; A. Lucio, 10; S. Huff, 195; J. B. Mendonca, 100; L. C. Morehouse, 115. Total number of shares held by the Directors is 718.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Alameda	$1,534 64	$2,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Alameda	$90,300 55	$210,000 00
Kings	1,755 18	6,000 00
San Mateo	1,376 00	3,000 00
Shasta	3,000 00	6,000 00
Totals	$96,431 73	$225,000 00

Amount Invested in Bonds and Warrants.

	Par Value.	Amt. Invested.	Market Value.
5 San Leandro Sewer 6% bonds	$2,250 00	$2,250 00	$2,250 00
1 Oakland, San Leandro, and Haywards Electric Railroad bond	1,000 00	1,047 50	1,080 00
Sundry county warrants and claims	11,309 62	11,309 62	11,309 62
Totals	$14,559 62	$14,607 12	$14,639 62

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
25 shares Farmers and Merchants Savings Bank, Oakland	$2,500 00	$151 10	$2,500 00
1000 shares of the Best Manufacturing Co. stock	1,000 00	225 00	1,000 00
Totals	$3,500 00	$376 10	$3,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Sundry assigned county claims	$10,355 77	$10,355 77
Assigned life insurance policy, Portuguese Union	200 00	1,400 00
Totals	$10,555 77	$11,755 77

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$54,820 02
Wells, Fargo & Co.'s Bank, San Francisco	3,302 32
Union National Bank, Oakland	11,366 44
Total	$69,488 78

ANDREWS BANKING COMPANY—SAN LUIS OBISPO.

(Incorporated December 13, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. P. ANDREWS, President. D. M. MEREDITH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,259 67	Capital paid in coin	$155,950 00
Real estate taken for debt	56,496 85	Reserve fund	11,000 00
Miscellaneous bonds and stocks	11,139 57	Profit and loss, and contingent fund	2,512 86
Loans on real estate	215,745 51	Due depositors	591,843 54
Loans on stocks	2,342 58	Due banks and bankers	98 22
Loans on other securities (grain, etc.)	68,670 49	Other liabilities	681 63
Loans on personal security and overdrafts	124,109 06		
Judgments	11,108 05		
Money on hand	35,755 97		
Due from banks and bankers	216.587 85		
Other assets	2,870 65		
Total resources	$762,086 25	Total liabilities	$762,086 25

The amount of authorized capital stock is $300,000; amount subscribed is $158,575; amount paid in coin is $155,950. The total number of shares of stock issued is 1,559½; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. P. Andrews, 572⅔; Henry Bosse, 210; Timothy Murphy, 100; George H. Andrews, 10; D. M. Meredith, 15. Total number of shares held by the Directors is 907⅔.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$2,665 43	$3,000 00
San Luis Obispo	53,831 42	65,000 00
Total	$56,496 85	$68,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$145,873 41	$249,790 00
Santa Clara	4,102 10	6,500 00
Santa Barbara	62,200 00	88,857 00
Kern	3,420 00	4,275 00
Monterey	150 00	600 00
Totals	$215,745 51	$350,022 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
220 shares Sperry Flour Co. stock	$22,000 00	$6,534 00	$10,000 00
Bond No. 98, Paso Robles Springs Hotel	1,000 00	855 57	900 00
37½ shares Andrews Banking Co. stock	3,750 00	3,750 00	3,750 00
Totals	$26,750 00	$11,139 57	$14,650 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
23 shares San Luis B. and L. Ass'n stock	$4,600 00	$742 58	$1,300 00
15 shares Andrews Banking Co. stock	1,500 00	550 00	1,500 00
25 shares Arroyo Grande Creamery Co. stock	1,250 00	850 00	900 00
40 shares San Miguel Milling Co. stock	400 00	200 00	300 00
Totals	$7,750 00	$2,342 58	$4,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Mortgages, notes, fruit deeds, etc., held as collateral	$68,670 49	$112,675 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$177,366 52
National Bank of Commerce, New York	10,705 47
Farmers and Merchants Bank, Los Angeles	21,713 36
Commercial Bank, Santa Barbara	5,253 61
Bank of Lompoc	917 41
Bank of Paso Robles	631 48
Total	$216,587 85

BANK OF SAN LUIS OBISPO.

(Incorporated August 20, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. L. CRITTENDEN, President. S. W. WILSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	113,548 81	Profit and loss, and contingent fund	33,943 02
Loans on real estate	2,321 05	Due depositors	29,480 42
Loans on personal security and overdrafts	21,368 98	Other liabilities	60 55
Money on hand	5,066 16		
Due from banks and bankers	3,584 49		
Furniture and fixtures	2,500 00		
Expenses	94 50		
Total resources	$163,483 99	Total liabilities	$163,483 99

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. L. Crittenden, 600½; F. A. Wickersham, 349½; T. T. Crittenden, 10; J. W. Barneburg, 10; S. W. Wilson, 10. Total number of shares held by the Directors is 980.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value
San Luis Obispo	$113,548 81	$113,548 81

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$2,321 05	$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$989 54
Nevada National Bank, San Francisco	2,402 03
Farmers and Merchants Bank, Los Angeles	48 89
National Bank of Commerce, New York	144 03
Total	$3,584 49

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Bills receivable	$21,795 30
Bank premises, furniture and fixtures	17,500 00
Real estate	113,548 81
Overdrafts	1,894 73
Cash	5,066 16
Expense	94 50
Total	$159,899 50

COMMERCIAL BANK OF SAN LUIS OBISPO.

(Incorporated March, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

McD. R. VENABLE, President. D. D. BARNARD, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$60,330 10	Capital paid in coin	$200,000 00
Miscellaneous stocks	40,650 00	Reserve fund	7,500 00
Loans on real estate	236,886 78	Profit and loss, and contingent fund	15,564 11
Loans on personal security and overdrafts	185,814 06	Due depositors	339,899 87
Money on hand	25,682 42	Due banks and bankers	2,929 07
Due from banks and bankers	14,118 62	Other liabilities	9,387 10
Other assets	11,798 17		
Total resources	$575,280 15	Total liabilities	$575,280 15

The amount of capital stock is $300,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 200; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 100; H. Brunner, 252; S. A. Dana, 49; A. Tognazzini, 100; P. Tognazzini, 35; B. Pezzoni, 70; W. T. Scott, 140; Jos. Edger, 65; D. D. Barnard, 20. Total number of shares held by the Directors is 831.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$58,521 02	$68,190 00
Kern	550 00	1,200 00
Santa Barbara	1,259 08	1,500 00
Totals	$60,330 10	$70,890 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$232,441 63	$278,900 00
Other counties	4,445 15	8,200 00
Totals	$236,886 78	$287,100 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
129 shares Bank of Santa Maria stock	$12,900 00	$6,125 00	$6,450 00
5 shares Union Creamery stock	500 00	500 00	500 00
471 shares San Luis Obispo Gas Co. stock	11,775 00	380 00	471 00
300 shares Germania Trust Co. stock	30,000 00	30,125 00	33,000 00
32 shares Citizens Bank stock	3,200 00	3,520 00	3,200 00
Totals	$58,375 00	$40,650 00	$43,621 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Union Bank of London	$125 94
Banca Svizzera-Am., Locarno	185 36
Importers and Traders Bank, New York	300 09
London, Paris and American Bank, San Francisco	9,277 80
Anglo-Californian Bank, San Francisco	440 36
Swiss-American Bank, San Francisco	1,657 02
Germania Trust Co., San Francisco	647 54
First National Bank, San José	8 25
First National Bank, Los Angeles	272 67
First National Bank, Santa Barbara	371 28
Bank of Lompoc	216 22
Bank of Santa Maria	479 78
Citizens Bank, Paso Robles	136 31
Total	$14,118 62

BANK OF SANTA MARIA.

(Incorporated May 1, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

PAUL O. TIETZEN, Manager. J. F. GOODWIN, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$11,031 27	Capital paid in coin	$25,000 00
Miscellaneous bonds and stocks	6,634 17	Reserve fund	31,357 24
School warrants	186 60	Due depositors	230,554 47
Loans on real estate	62,625 00	Due banks and bankers	2,918 48
Loans on personal security and overdrafts	129,090 97	Dividends unpaid	45 00
Money on hand	8,109 39	Other liabilities	2,954 76
Due from banks and bankers	69,133 58		
Furniture and fixtures	1,500 00		
Other assets	4,518 97		
Total resources	$292,829 95	Total liabilities	$292,829 95

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000, The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: McD. R. Venable, 5; J. F. Goodwin, 10; B. Pezzoni, 20; W. L. Adam, 10; P. O. Tietzen, 105; G. Muscio, 30; S. A. Dana, 10; Charles Bradley, 25. Total number of shares held by the Directors is 215.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Barbara	$11,031 27	$15,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$3,000 00	$5,000 00
Santa Barbara	59,625 00	114,900 00
Totals	$62,625 00	$119,900 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Amt. Invested.
United States 3% bonds	$60 00
6 Spring Valley 4% bonds	6,094 17
5 shares Swiss-American Bank stock	480 00
Total	$6,634 17

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank (limited), San Francisco	$29,636 04
Commercial Bank, San Luis Obispo	8,398 03
Commercial Bank, Santa Barbara	1,700 96
Germania Trust Company, San Francisco	6,658 94
Swiss-American Bank, San Francisco	17,424 51
Laidlaw & Co., New York	2,419 10
First National Bank, Los Angeles	2,763 67
Santa Barbara County National Bank	132 33
Total	$69,133 58

SAN MATEO BANK.

(Incorporated July 9, 1894.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAMES D. BYRNES, President. PHIL M. ROEDEL, Cashier.

Resources.		*Liabilities.*	
Loans on personal security and overdrafts	$71,110 91	Capital paid in coin	$21,600 00
Money on hand	6,588 85	Reserve fund	500 00
Due from banks and bankers	17,539 67	Profit and loss, and contingent fund	3,041 36
Furniture and fixtures	1,314 35	Due depositors	74,491 13
Other assets	3,078 71		
Total resources	$99,632 49	Total liabilities	$99,632 49

The amount of capital stock is $200,000; amount subscribed is $72,000; amount paid in coin is $21,600. The total number of shares of stock issued is 720; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: James D. Byrnes, 50; Robert Wisnom, 25; Clement Dixon, 25; E. A. Husing, 5; W. B. Lawrence, 1; C. M. Morse, 2; Phil M. Roedel, 607. Total number of shares held by the Directors is 715.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

American Bank and Trust Co., San Francisco	$15,750 00
Hanover National Bank, New York	1,789 67
Total	$17,539 67

BANK OF SANTA MONICA.

(Incorporated April 14, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

ROBERT F. JONES, President. C. L. BUNDY, Secretary.

Resources.		*Liabilities.*	
Bank premises	$39,317 07	Capital paid in coin	$50,000 00
Real estate taken for debt	400 00	Reserve fund	5,000 00
Loans on real estate	27,023 92	Profit and loss, and contingent fund	932 15
Loans on stocks	38,125 00	Due depositors	164,114 88
Loans on other securities (grain, etc.)	250 00	Other liabilities	100 00
Loans on personal security and overdrafts	40,692 87		
Money on hand	27,756 23		
Due from banks and bankers	41,434 35		
Other assets	5,147 59		
Total resources	$220,147 03	Total liabilities	$220,147 03

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Robert F. Jones, 20; Roy Jones, 10; Dr. N. H. Hamilton, 30; H. W. Keller, 15; E. J. Gorham, 10; W. E. Lester, 10; C. L. Bundy, 10. Total number of shares held by the Directors is 105.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$400 00	$400 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$1,561 32	$8,000 00
Los Angeles	25,462 60	50,000 00
Totals	$27,023 92	$58,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Santa Monica stock	$14,300 00	$12,400 00	$15,015 00
State Mutual Building and Loan Ass'n stock	5,000 00	500 00	1,000 00
United Electric, Gas, and Power Co. stock	2,600 00	225 00	1,300 00
Santa Monica N. Beach Bath House Co. stock	50,000 00	25,000 00	50,000 00
Totals	$71,900 00	$38,125 00	$67,315 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Life insurance policy	$250 00	$500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Los Angeles National Bank	$11,069 23
Crocker-Woolworth National Bank, San Francisco	6,126 00
Western National Bank, New York	6,523 48
Illinois Trust and Savings Bank, Chicago	6,473 70
First National Bank, Pasadena	1,038 77
Farmers and Merchants Bank, Los Angeles	10,203 17
Total	$41,434 35

BANK OF SAN PEDRO.

(Incorporated 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. G. KERCKHOFF, President. GEO. H. PECK, JR., Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,326 20	Capital paid in coin	$25,000 00
Real estate taken for debt	3,122 64	Profit and loss, and contingent fund	1,631 39
Loans on real estate	56,617 20	Due depositors	57,252 37
Loans on other securities (grain, etc.)	2,660 15		
Loans on personal security and overdrafts	886 57		
Money on hand	4,902 57		
Due from banks and bankers	9,094 17		
Furniture and fixtures	1,531 48		
Expenses	742 78		
Total resources	$83,883 76	Total liabilities	$83,883 76

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. G. Kerckhoff, 197; Geo. H. Peck, Jr., 313; F. L. Schilling, 5; G. E. Eshman, 1; Ed. Mahar, 1. Total number of shares held by the Directors is 499.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Los Angeles	$3,122 64	$5,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Nevada National Bank, San Francisco	$855 82
First National Bank, Los Angeles	6,784 46
Importers and Traders National Bank, New York	433 26
Western State Bank, Chicago	137 08
First National Bank, Pasadena	883 55
Total	$9,094 17

MARIN COUNTY BANK—SAN RAFAEL.

(Incorporated January 26, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

CHARLES MARTIN, President. S. H. CHEDA, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds	$5,050 00	Capital paid in coin	$25,000 00
County warrants	50 00	Due depositors	58,227 81
Loans on real estate	21,935 81	Due banks and bankers	1,019 55
Loans on personal security and overdrafts	44,778 19	Other liabilities	10,161 44
Money on hand	9,779 43		
Due from banks and bankers	9,566 18		
Other assets	3,249 19		
Total resources	$94,408 80	Total liabilities	$94,408 80

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $25,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Charles Martin, 50; Henry Brunner, 50; J. L. Greer, 25; A. P. Sartori, 125; S. H. Cheda, 250. Total number of shares held by the Directors is 500.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$21,935 81	$40,000 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
S. V. 4's	$5,000 00	$5,050 00	$5,100 00
Marin County warrants	50 00	50 00	50 00
Totals	$5,050 00	$5,100 00	$5,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Swiss-American Bank, San Francisco	$9,304 33
The Wm. Hill Company, Petaluma	261 85
Total	$9,566 18

EXCHANGE BANK—SANTA ROSA.

(Incorporated April 1, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

MANVILLE DOYLE, President. F. P. DOYLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$10,965 66	Capital paid in coin	$120,000 00
Real estate taken for debt	7,613 90	Reserve fund	2,307 97
Miscellaneous stocks	3,500 00	Profit and loss, and contingent fund	7,762 12
County warrants	171 50	Due depositors	133,369 54
Loans on real estate	89,695 80	Due banks and bankers	195 34
Loans on personal security and overdrafts	102,751 38	Other liabilities	75 00
Money on hand	20,166 48	Interest and exchange	1,604 30
Due from banks and bankers	28,206 32		
Other assets	2,243 23		
Total resources	$265,314 27	Total liabilities	$265,314 27

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $120,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: L. V. Hitchcock, 53; A. C. Shelton, 75; H. E. Lawrence, 25; Manville Doyle, 1,050; F. P. Doyle, 390. Total number of shares held by the Directors is 1,593.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$7,613 90	$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Klamath County, Oregon	$1,500 00	$2,000 00
Tulare and other security	1,742 60	2,500 00
Sonoma	86,453 20	175,000 00
Totals	$89,695 80	$179,500 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
100 shares of the Cloverdale Wine Co. stock	$10,000 00	$3,500 00	$3,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$12,122 00
Mercantile National Bank, New York	10,584 32
Laidlaw & Co., New York	5,000 00
Bank and Trust Co., Tomales	500 00
Total	$28,206 32

SANTA ROSA BANK.

(Incorporated August 20, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

B. W. PAXTON, President. L. W. BURRIS, Cashier.

Resources.		*Liabilities.*	
Bank premises	37,150 49	Capital paid in coin	$300,000 00
Real estate taken for debt	139,263 41	Reserve fund	110,000 00
Miscellaneous bonds and stocks	18,300 00	Profit and loss, and contingent fund	11,893 02
Loans on real estate	182,503 23	Due depositors	556,006 67
Loans on stocks, bonds, and warrants	50,000 00	Due banks and bankers	39,527 03
Loans on other securities (grain, etc.)	150,302 22		
Loans on personal security and overdrafts	305,635 06		
Money on hand	53,691 99		
Due from banks and bankers	5,798 95		
Furniture and fixtures	744 50		
Expenses	7,850 79		
Taxes	11,589 93		
Other assets—Judgments	7,272 48		
Suspense	26,482 43		
Personal property	20,849 24		
Total resources	$1,017,426 72	Total liabilities	$1,017,426 72

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 350; Allen A. Curtis, 295; Chas. R. Farmer, 20; John S. Taylor, 100; B. W. Paxton, 325; J. Mather, 70; W. D. Reynold, 12. Total number of shares held by the Directors is 1,172.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Sonoma	$121,036 16
Wheaton, Illinois	18,227 25
Total	$139,263 41

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	$10,000 00	$20,000 00
Placer	2,000 00	10,000 00
Lake	400 00	1,600 00
Sonoma	156,003 66	350,000 00
Totals	$168,403 66	$381,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.
Mendocino County school bonds	$6,200 00	$6,600 00
Pacific Lumber Co. bonds	11,000 00	11,605 00
Miscellaneous bank and industrial stocks	1,100 00	1,100 00
Totals	$18,300 00	$19,305 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wine, brandy, hay, grain, and sundry chattels	$150,302 22	$180,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Wickersham Banking Co., Petaluma	$840 08
Farmers and Mechanics Bank	902 68
Wells, Fargo & Co.'s Bank, San Francisco	2,407 25
Union National Bank, Chicago	952 83
Sundry collection agents	696 11
Total	$5,798 95

Description of Other Assets.

	Amt. on Books.	Market Value.
Judgments	$7,772 48	$7,772 48
Suspense	26,482 42	26,482 42
Personal property	20,849 24	26,006 00
Totals	$55,104 14	$60,260 90

SAVINGS BANK OF SANTA ROSA.

(Incorporated April 10, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. P. Overton, President. C. A. Hoffer, Cashier.

Resources.		*Liabilities.*	
Bank premises	$47,500 00	Capital paid in coin	$200,000 00
Real estate taken for debt	87,415 00	Profit and loss, and contingent fund	106,035 93
Miscellaneous bonds and stocks	81,199 80	Due depositors	725,630 09
County warrants	38 90	Due banks and bankers	18,641 83
Loans on real estate	251,877 53	Other liabilities	3,196 76
Loans on stocks and bonds	78,175 00		
Loans on other securities (grain, etc.)	22,500 00		
Loans on personal security and overdrafts	302,108 67		
Money on hand	35,715 51		
Due from banks and bankers	126,150 89		
Furniture and fixtures	2,500 00		
Expenses	107 98		
Other assets	18,215 33		
Total resources	$1,053,504 61	Total liabilities	$1,053,504 61

The amount of capital stock is $300,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Andrew Markham, 242; Daniel Brown, 50; H. Mecham, 100; J. P. Overton, 54; Julius Ort, 11; Con Shea, 25; H. G. Hahman, 16. Total number of shares held by the Directors is 498.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$3,300 00	$3,300 00
Sonoma	65,160 00	65,160 00
Mendocino	15,500 00	15,500 00
Shasta	3,455 00	3,455 00
Totals	$87,415 00	$87,415 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$600 00	$2,500 00
Mendocino	28,500 00	50,000 00
San Diego	5,000 00	10,000 00
Madera	2,000 00	6,000 00
Sonoma	215,777 53	400,000 00
Totals	$251,877 53	$468,500 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Miscellaneous stocks and bonds of California corporations and school districts	$81,238 70	$81,238 70	$81,238 70

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
Miscellaneous stocks and bonds of California corporations	$78,175 00	$78,175 00	$78,175 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wine, cooperage, hops, and other chattels	$22,500 00	$22,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Sundry New York, Chicago, San Francisco, and local banks	$126,150 89

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$230 20	$230 20
Judgments	4,837 13	4,500 00
Old banking-house and lot	9,000 00	9,000 00
Chattels, etc.	3,148 00	3,148 00
Life insurance policy	1,000 00	600 00
Totals	$18,215 33	$17,478 20

BANK OF SEBASTOPOL.

(Incorporated January 27, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

C. WIGHTMAN, President. GEORGE P. BAXTER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,142 80	Capital paid in coin	$86,100 00
Loans on real estate	71,787 12	Reserve fund	2,312 06
Loans on personal security and overdrafts	115,128 60	Interest collected	4,075 12
Money on hand	7,588 66	Due depositors	83,224 33
Due from banks and bankers	4,042 94	Due banks and bankers	29,780 03
Other assets	3,990 47	Other liabilities	189 05
Total resources	$205,680 59	Total liabilities	$205,680 59

The amount of capital stock is $100,000; amount subscribed is $86,100; amount paid in coin is $86,100. The total number of shares of stock issued is 861; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. Wightman, 6; William Hill, 118; P. H. Atkinson, 22; Charles Martin, 150; George P. Baxter, 58. Total number of shares held by the Directors is 354.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$61,787 12	Over
Santa Barbara	10,000 00	$200,000 00
Totals	$71,787 12	$200,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,795 04
Swiss-American Bank, San Francisco	247 90
Total	$4,042 94

SONOMA VALLEY BANK—SONOMA.

(Incorporated June 9, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

DAVID BURRIS, President. JESSE BURRIS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,755 00	Capital paid in coin	$50,200 00
Real estate taken for debt	22,442 53	Reserve fund	5,000 00
Loans on real estate	24,759 00	Profit and loss, and contingent fund	464 75
Loans on stocks and bonds	13,757 00	Due depositors	83,149 89
Loans on other securities (grain, etc.)	1,500 00		
Loans on personal security and overdrafts	42,767 24		
Money on hand	16,338 52		
Due from banks and bankers	8,555 83		
Other assets	1,939 52		
Total resources	$138,814 64	Total liabilities	$138,814 64

The amount of capital stock is $100,000; amount subscribed is $50,200; amount paid in coin is $50,200. The total number of shares of stock issued is 502; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: David Burris, 269; Thos. Hopper, 51; P. H. Thompson, 10; F. T. Duhring, 1; Jesse Burris, 1. Total number of shares held by the Directors is 332.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$22,442 53	$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$24,429 00	$75,000 00
Plumas	330 00	500 00
Totals	$24,759 00	$75,500 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
150 shares Santa Rosa Bank stock	$15,000 00	$5,500 00	$20,000 00
6 shares German S. and L. Society stock	6,000 00	3,257 00	9,000 00
Bonds of Boston Raisin Co.	2,000 00	1,000 00	2,000 00
Bonds of Pacific Lumber Co.	6,000 00	4,000 00	6,000 00
Totals	$29,000 00	$13,757 00	$37,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
On wine	$1,500 00	$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$7,180 91
J. & W. Seligman & Co., New York	35 16
Santa Rosa Bank	1,339 76
Total	$8,555 83

TUOLUMNE COUNTY BANK—SONORA.

(Incorporated May 12, 1898.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. W. STREET, President. E. D. WOLFE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$50,000 00
Real estate	35,300 00	Profit and loss, and contingent fund	8,646 38
Miscellaneous bonds and stocks	64,570 00	Due depositors	126,541 53
Loans on real estate	27,571 75	Due banks and bankers	15,000 00
Loans on personal security and overdrafts	26,082 91		
Money on hand	17,299 55		
Due from banks and bankers	18,866 23		
Other assets	5,497 47		
Total resources	$200,187 91	Total liabilities	$200,187 91

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. S. Benedict, 10; J. B. Curtin, 10; F. A. Hender, 10; F. W. Street, 10; E. D. Wolfe, 10. Total number of shares held by the Directors is 50.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tuolumne	$18,071 75	$43,750 00
Siskiyou	9,500 00	25,000 00
Totals	$27,571 75	$68,750 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Commerce, San Francisco	$18,662 23
Sundry banks	204 00
Total	$18,866 23

FARMERS AND MERCHANTS BANK—STOCKTON.

(Incorporated October 17, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. B. FRASER, President. C. H. KEAGLE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$24,793 36	Capital paid in coin	$300,000 00
United States bonds	38,900 00	Reserve fund	60,000 00
Loans on real estate	319,056 73	Profit and loss, and contingent fund	101,722 87
Loans on stocks	132,653 20	Due depositors	660,005 40
Loans on other securities (grain, etc.)	80,098 15	Due banks and bankers	25,316 66
Loans on personal security and overdrafts	390,942 69	Other liabilities	6,014 60
Money on hand	101,396 80		
Due from banks and bankers	62,247 60		
Other assets	2,971 00		
Total resources	$1,153,059 53	Total liabilities	$1,153,059 53

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $300,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. B. Fraser, 230; D. S. Rosenbaum, 696; W. H. Crocker, 100; Geo. Finkbohner, 35; D. A. Guernsey, 116; G. C. Hyatt, 25; Geo. B. Sperry, 95; H. B. Bishop, 50; J. C. Thompson, 50. Total number of shares held by the Directors is 1,397.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	$20,877 02	$22,500 00
Merced	2,002 72	2,500 00
Calaveras	1,913 62	2,000 00
Totals	$24,793 36	$27,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$319,056 73	$351,315 70

Amount Invested in Bonds.

	Par Value.	Amt. Invested.	Market Value.
United States 4% coupon bonds of 1907	$32,000 00	$32,000 00	$37,000 00
United States 3% coupons of 1918	6,900 00	6,900 00	7,590 00
Totals	$38,900 00	$38,900 00	$44,590 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Farmers & Merchants Bank of Stockton stock	$6,600 00	$7,507 20	$8,800 00
Citizens Natural Gas Co. stock	1,440 00	775 00	1,440 00
Oakdale Land and Improvement Co. stock	27,000 00	18,190 00	27,000 00
Stockton Savings and Loan Society stock	5,100 00	2,721 00	5,100 00
Sperry Flour Co. stock	40,000 00	20,000 00	24,000 00
Yosemite Theater Co. stock	26,560 00	15,000 00	19,920 00
Stockton Land, Loan, and Build'g Ass'n stock	10,056 00	11,650 00	14,965 00
San Joaquin Valley Build'g & Loan Ass. stock	1,750 00	1,400 00	2,160 00
Stockton Savings Bank stock	20,000 00	19,780 00	21,250 00
Farmers Union and Milling Co. stock	2,700 00	1,710 00	2,075 00
Merced Security Savings Bank stock	3,633 00	3,962 00	5,450 00
First National Bank of Stockton stock	8,400 00	14,908 00	15,960 00
Bank of Oakdale stock	4,500 00	9,000 00	10,500 00
Bank of Lodi stock	2,500 00	1,500 00	2,500 00
Central Bank of Oakland stock	3,000 00	2,000 00	3,000 00
San Joaquin Valley Bank stock	1,800 00	2,550 00	2,700 00
Totals	$165,039 00	$132,653 20	$166,820 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat in warehouse	$65,648 15	$82,850 00
Barley in warehouse	14,450 00	17,743 00
Totals	$80,098 15	$100,593 00

Amount Due from, or Deposited with, other Banks or Bankers.

Crocker-Woolworth National Bank, San Francisco	$1,867 17
London, Paris, and American Bank, San Francisco	19,746 05
Nevada National Bank, San Francisco	25,876 82
National Bank of the Republic, New York	10,227 86
Union Trust Co., Chicago	1,867 97
Bank of Oakdale	1,224 12
Farmers National Bank, Fresno	14 19
Farmers and Merchants Bank, Los Angeles	258 77
National Bank of D. O. Mills & Co., Sacramento	1,164 65
Total	$62,247 60

SAN JOAQUIN VALLEY BANK—STOCKTON.

(Incorporated March, 1868.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. M. Welsh, President. R. B. Teefy, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$35,743 34	Capital paid in coin	$158,580 00
Miscellaneous bonds and stocks	32,340 50	Reserve fund	100,000 00
Loans on real estate	249,740 05	Profit and loss, and contingent fund	13,655 39
Loans on stocks	12,430 06	Due depositors	346,425 98
Loans on personal security and overdrafts	171,333 32	Dividends unpaid	280 80
Money on hand	49,032 28	Interest collected	1,013 68
Due from banks and bankers	68,038 80		
Furniture and fixtures	1,200 00		
Other assets	97 50		
Total resources	$619,955 85	Total liabilities	$619,955 85

The amount of capital stock is $500,000; amount subscribed is $264,300; amount paid in coin is $158,580. The total number of shares of stock issued is 2,643; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: J. M. Welsh, 263; G. B. Claiborne, 80; R. C. Sargent, 50; Jos. Fyfe, 10; W. C. White, 95; J. D. Young, 70; W. B. Harrison, 10; W. G. Wallace, 20; A. M. Noble, 10. Total number of shares held by the Directors is 608.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Stanislaus	$1,400 00	$1,400 00
San Joaquin	34,343 34	34,343 34
Totals	$35,743 34	$35,743 34

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$246,740 05	$380,000 00
Stanislaus	3,000 00	5,000 00
Totals	$249,740 05	$385,000 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
111 shares California Navigation and Improvement Co. stock	$6,600 00		
44 shares Pacific States Building and Loan Association stock	3,400 00		
50 shares Stockton Land and Loan Association stock	7,500 00		
78 shares Stockton Savings and Loan Society stock	7,800 00		
15 shares Farmers and Merchants Bank stock	1,200 00		
195 shares San Joaquin Valley Bank stock	16,575 00	$32,340 50	$66,225 00
235 shares Sierra Vista Vineyard stock	11,750 00		
2 shares Stockton Natural Gas stock	400 00		
10 shares Stockton Savings Bank stock	900 00		
42 shares F. U. & M. Co. stock	4,000 00		
14 shares Continental Building and Loan Association stock	400 00		
12 shares U. S. Building and Loan Association stock	1,200 00		
75 shares Wagner Leather Co. stock	4,500 00		
Totals	$66,225 00	$32,340 50	$66,225 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain and wool, insured in our name	$12,430 06	$20,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

J. P. Morgan & Co., New York	$16,260 68
Wells, Fargo & Co.'s Bank, San Francisco	51,778 12
Total	$68,038 80

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Joint notes indorsed by two or more parties, with other collaterals than stocks and bonds	$171,333 32

STOCKTON SAVINGS AND LOAN SOCIETY.

(Incorporated August, 1867.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. M. WEST, President. W. W. WESTBAY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$949,549 19	Capital paid in coin	$500,000 00
United States bonds	38,625 00	Reserve fund	152,663 36
Miscellaneous bonds and stocks	58,901 40	Due depositors	2,054,915 22
County warrants	802 69	Due banks and bankers	3,168 53
Loans on real estate	890,869 63	Other liabilities	4,562 53
Loans on stocks	35,852 92		
Loans on other securities (grain, etc.)	494,964 87		
Loans on personal security and overdrafts	137,122 02		
Money on hand	53,205 49		
Due from banks and bankers	43,087 72		
Other assets	12,328 71		
Total resources	$2,715,309 64	Total liabilities	$2,715,309 64

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred M. West, 28; Chas. Haas, 30; Wm. Inglis, 30; M. L. Hewitt, 143; A. W. Simpson, 85; H. C. Holman, 143; J. D. Peters, 146; H. H. Hewlett, 700; August Muenter, 30; Horace Davis, 20; R. E. Wilhoit, 90; R. J. Mannakee, 60. Total number of shares held by the Directors is 1,505.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Joaquin	$555,364 95	
Sacramento	2,880 00	
Fresno	3,265 47	
Merced	32,075 90	
Stanislaus	55,397 53	$949,549 19
Butte	261,920 36	
Tulare	1,467 46	
Calaveras	2,500 00	
Yuba	34,677 52	
Totals	$949,549 19	$949,549 19

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$775,199 99	
Madera	28,720 00	
Merced	5,033 97	
Butte	2,442 39	$1,360,000 00
Tulare	12,215 83	
Stanislaus	62,644 30	
Calaveras	4,613 15	
Totals	$890,869 63	$1,360,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Masonic Hall Association stock	$1,998 60	$1,998 60	$1,998 60
Stockton Savings and Loan Society stock	25,502 80	25,502 80	25,502 80
County bills	802 69	802 69	802 69
Spring Valley Water bonds	20,000 00	20,300 00	20,300 00
San Francisco and San Joaquin Valley Railway Co. bonds	10,000 00	11,100 00	11,100 00
United States registered bonds	30,000 00	38,625 00	38,625 00
Totals	$88,304 09	$98,329 09	$98,329 09

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Fireman's Fund stock	$700 00	$820 00	$1,050 00
Farmers Union and Milling Co. stock	21,000 00	17,000 00	17,000 00
People's Savings Bank (Sacramento) stock	3,806 00	2,182 92	2,630 00
Stockton Savings Bank stock	2,500 00	5,000 00	5,900 00
Farmers and Merchants Bank stock	2,400 00		
Citizens Natural Gas Co. stock	1,100 00	5,750 00	2,200 00
Sacramento Natural Gas Co. stock	53,000 00		26,500 00
California Navigation and Improvement Co. stock	200 00	100 00	160 00
Modesto Bank stock	5,000 00	5,000 00	5,000 00
Totals	$89,706 00	$35,852 92	$60,440 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Pass-books	$269 70	$269 70
Loans on grain	492,695 17	615,860 00
Totals	$492,964 87	$616,129 70

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$10,619 61
Union National Bank	17,480 53
Bank of New York	11,785 28
Laidlaw & Co., New York	3,202 30
Total	$43,087 72

STOCKTON SAVINGS BANK.

(Incorporated July 5, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. D. PETERS, President. SIDNEY NEWELL, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$120,347 07	Capital paid in coin	$400,000 00
Loans on real estate	563,738 45	Profit and loss, and contingent fund	95,225 47
Loans on stocks, bonds, and warrants	199,136 16	Due depositors	744,819 81
Loans on other securities (grain, etc.)	55,389 19	Due banks and bankers	270 67
Loans on personal security and overdrafts	160,735 65	Dividends unpaid	952 80
Money on hand	69,130 06	Other liabilities	1,296 37
Due from banks and bankers	69,064 71		
Furniture and fixtures	2,785 88		
Expenses	1,806 70		
Other assets	431 25		
Total resources	$1,242,565 12	Total liabilities	$1,242,565 12

The amount of capital stock is $500,000; amount subscribed is $500,000; amount paid in coin is $400,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $80.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Peters, 247; Dr. Asa Clark, 100; E. R. Hedges, 230; Cornelius Swain, 170; James H. Hough, 20; Hoyle Greenwood, 95; George Hornage, 48; George E. Catts, 70; John Garwood, 30; Louis Gerlach, 110; Dr. A. W. Hoisholt, 25. Total number of shares held by the Directors is 1,145.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Joaquin	$119,051 32
Calaveras	995 00
Santa Clara	250 00
Alameda	50 75
Total	$120,347 07

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Joaquin	$532,115 63	$918,045 00
Calaveras	500 17	3,000 00
Tulare	5,003 50	8,000 00
Tehama	1,100 00	3,000 00
Contra Costa	15,000 00	21,000 00
Madera	5,079 15	10,000 00
Yolo	4,940 00	7,200 00
Totals	$563,738 45	$970,245 00

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
1,047 shares Stockton Savings Bank stock	$104,700 00	$39,260 11	$104,700 00
50 shares Stockton Implement Co. stock	2,500 00	2,000 00	2,500 00
4,432 shares Lightner Mining Co. stock	4,432 00	4,432 00	6,648 00
14 shares Farmers Union and Milling Co. stock	1,400 00	700 00	1,400 00
Warrants on County Treasurer, registered	10,436 92	10,436 92	10,436 92
100 shares P. A. Buell & Co. stock	10,000 00	2,500 00	10,000 00
1,298 shares California Navigation and Improvement Co. stock	129,800 00	64,206 67	103,840 00
630 shares Yosemite Theater Co. stock	63,000 00	23,750 00	37,800 00
23 shares Masonic Hall stock	2,300 00	1,000 00	2,300 00
1,000 shares Sierra Vista Vineyard Co. stock	50,000 00	6,000 00	20,000 00
28 shares Stockton Savings and Loan Society stock	2,800 00	2,800 00	3,500 00
258 bonds Modesto Irrigation District	129,000 00	42,050 46	51,600 00
Totals	$510,368 92	$199,136 16	$354,724 92

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
2,700 tons wheat	$34,811 87	$48,600 00
1,580 tons barley	18,562 92	20,540 00
49 tons beans	2,014 40	2,500 00
Totals	$55,389 19	$71,640 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$30,634 54
German-American Bank, New York	18,907 16
California State Bank, Sacramento	3,251 45
First National Bank, Chicago	16,271 56
Total	$69,064 71

BANK OF SUISUN.

(Incorporated February 9, 1876.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. D. ROBBINS, President. R. D. ROBBINS, JR., Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$112,061 12	Capital paid in coin	$100,000 00
Loans on real estate	232,098 99	Reserve fund	228,687 91
Loans on personal security and overdrafts	142,819 70	Profit and loss, and contingent fund	32,640 77
Money on hand	21,660 79	Due depositors	301,304 73
Due from banks and bankers	190,500 44	Due banks and bankers	29,373 92
Other assets	2,420 74	Other liabilities	9,554 45
Total resources	$701,561 78	Total liabilities	$701,561 78

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 591; L. B. Abernathie, 5; A. L. Reed, 5; M. Dinkelspiel, 10; R. D. Robbins, Jr., 5. Total number of shares held by the Directors is 616.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$112,061 12	$113,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	$232,098 99	$300,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$166,429 33
California State Bank, Sacramento	24,071 11
Total	$190,500 44

BANK OF LASSEN COUNTY—SUSANVILLE.

(Incorporated October 29, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

FRED HINES, President. H. W. MEYLERT, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$35,361 78	Capital paid in coin	$10,000 00
Loans on personal security and overdrafts	63,083 82	Profit and loss, and contingent fund	1,777 07
Money on hand	14,310 36	Due depositors	198,620 86
Due from banks and bankers	94,747 13		
Other assets	2,894 84		
Total resources	$210,397 93	Total liabilities	$210,397 93

The amount of capital stock is $10,000; amount subscribed is $10,000; amount paid in coin is $10,000. The total number of shares of stock issued is 100; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Fred Hines, 51; H. W. Meylert, 26; W. W. Schall, 8; J. L. McDermott, 5; Wm. Brockman, 1. Total number of shares held by the Directors is 91.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$22,590 91
Bank of D. O. Mills & Co., Sacramento	12,488 11
Washoe County Bank, Reno, Nevada	28,830 83
Bank of Nevada, Reno, Nevada	5,087 88
First National Bank, Chicago	17,948 90
Chemical National Bank, New York	7,800 50
Total	$94,747 13

BANK OF TEHACHAPI.

(Incorporated October 11, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. Hirshfeld, President. Albert Aucker, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$8,391 61	Capital paid in coin	$15,000 00
Loans on real estate	4,470 00	Profit and loss, and contingent fund	1,619 66
Loans on personal security and overdrafts	25,912 20	Due depositors	30,916 81
Money on hand	1,744 08	Due banks and bankers	5,590 96
Due from banks and bankers	8,867 12	Other liabilities	1,387 87
Other assets	5,130 29		
Total resources	$54,515 30	Total liabilities	$54,515 30

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $15,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $15.

The names of the Directors, and number of shares of stock held by each, are as follows: H. Hirshfeld, 200; L. Harris, 195; H. Harris, 10; R. Solmonsohn, 200; A. Aucker, 195. Total number of shares held by the Directors is 800.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Kern	$8,391 61	$12,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

London, Paris, and American Bank, San Francisco	$5,668 18
Farmers and Merchants Bank, Los Angeles	2,913 69
Wells, Fargo & Co.'s Bank, New York	285 25
Total	$8,867 12

BANK AND TRUST COMPANY OF TOMALES.

(Incorporated March, 1900.)

Showing its Financial Condition at Close of Business August 11, 1900.

Warren Dutton, President. Thomas J. Ables, Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	68,148 98	Reserve fund	10,000 00
Loans on real estate	200,922 35	Profit and loss, and contingent fund	107,824 00
Loans on stocks, bonds, and warrants	16,043 83	Due depositors	196,671 90
Loans on personal security and overdrafts	97,390 53	Due banks and bankers	1,444 92
Money on hand	9,096 21		
Due from banks and bankers	18,773 30		
Other assets	2,565 62		
Total resources	$415,940 82	Total liabilities	$415,940 82

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Warren Dutton, 129; H. E. Lawrence, 131; A. P. Gaven, 100; G. W. Burbank, 100; Thomas J. Ables, 44. Total number of shares held by the Directors is 504.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Marin	$58,452 00	$76,000 00
Sonoma	9,696 98	10,000 00
Totals	$68,148 98	$86,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$141,622 35	$202,000 00
Sonoma	47,300 00	65,000 00
Marin and Sonoma	12,000 00	16,000 00
Totals	$200,922 35	$283,000 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
73 shares Bank and Trust Co. of Tomales stock	$7,300 00	$16,043 83	$16,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$17,426 32
The Wm. Hill Company, Petaluma	1,346 98
Total	$18,773 30

BANK OF TULARE.

(Incorporated July 27, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. LATHROP, President. JOHN A. GOBLE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$19,350 99	Capital paid in coin	$50,000 00
Real estate taken for debt	28,976 60	Reserve fund	25,000 00
Miscellaneous bonds and stocks	20,878 00	Profit and loss, and contingent fund	3,548 90
County warrants	196 00	Due depositors	149,500 96
Loans on real estate	26,322 83	Other liabilities	1,805 91
Loans on stocks	2,946 35		
Loans on other securities (grain, etc.)	8,995 73		
Loans on personal security and overdrafts	64,378 67		
Money on hand	13,118 30		
Due from banks and bankers	39,512 55		
Other assets	5,179 75		
Total resources	$229,855 77	Total liabilities	$229,855 77

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows; E. Lathrop, 87; J. Goldman, 195; J. H. Morton, 75; W. L. Blythe, 10; John A. Goble, 10. Total number of shares held by the Directors is 377.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Tulare	$28,976 60

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.
Tulare	$26,322 83

Amount Invested in Stocks and Bonds.

	Amt. Invested.
Tulare Irrigation District bonds	$20,250 00
Tulare Irrigation Co. stock	628 00
Total	$20,878 00

Amount Loaned on Stocks.

	Amt. Loaned.
Elk Bayou Ditch Co. stock	$146 50
Tulare Gas Co. stock	550 00
Tulare Irrigation District bonds (and other security)	678 05
Tulare Building and Loan Association stock	650 00
People's Ditch Co. stock	300 00
Farmers Ditch Co. stock	
Tulare Irrigation Co. stock	350 00
Bank stock	271 80
Total	$2,946 35

Amount Loaned on Other Securities.

	Amt. Loaned.
Promissory notes	$3,424 70
Life insurance policy	1,273 00
Crop mortgage	1,346 67
Chattel mortgage	2,551 36
Wheat	400 00
Total	$8,995 73

Amount Due from, or Deposited with, other Banks or Bankers.

Anglo-Californian Bank, San Francisco	$10,587 02
National Bank of the Republic, New York	7,801 44
First National Bank, Los Angeles	2,392 48
Bank of Visalia	2,952 86
First National Bank, Stockton	10,282 79
Collections	5,495 96
Total	$39,512 55

BANK OF TUSTIN.

(Incorporated October 10, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. S. Bartlett, President. E. D. Buss, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,000 00	Capital paid in coin	$25,000 00
Real estate taken for debt	9,500 00	Profit and loss, and contingent fund	4,289 38
Miscellaneous bonds and stocks	5,070 00	Due depositors	52,027 92
Loans on real estate	23,040 00	Due banks and bankers	1,042 08
Loans on stocks	1,585 00		
Loans on other securities (grain, etc.)	1,450 00		
Loans on personal security and overdrafts	18,249 39		
Money on hand	4,519 80		
Due from banks and bankers	3,452 34		
Other assets	2,492 85		
Total resources	$82,359 38	Total liabilities	$82,359 38

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $25,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. S. Bartlett, 30; N. Palmer, 50; J. F. Kendall, 10; C. E. Utt, 10; E. D. Buss, 100. Total number of shares held by the Directors is 200.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Orange	$7,000 00	$7,000 00
Riverside	2,500 00	2,500 00
Totals	$9,500 00	$9,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Orange	$23,040 00	$55,000 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
Bank of Tustin stock	$1,900 00	$1,900 00	$1,900 00
Arizona Sandstone Co. stock	2,500 00	600 00	625 00
Union Bank of Savings (Los Angeles) stock	1,400 00	1,400 00	1,540 00
Orange County school district bonds	1,150 00	1,170 00	1,200 00
Totals	$6,950 00	$5,070 00	$5,265 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Tustin stock	$2,750 00	$1,315 00	$2,750 00
Arizona Sandstone Co. stock	3,000 00	270 00	750 00
Totals	$5,750 00	$1,585 00	$3,500 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Baled hay	$1,450 00	$1,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$348 85
First National Bank, Los Angeles	1,820 01
Citizens Bank, Los Angeles	25 21
Commercial Bank, Santa Ana	902 08
First National Bank, Santa Ana	356 19
Total	$3,452 34

BANK OF UKIAH.

(Incorporated January 10, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. MCGARVEY, President. SAM WHEELER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$15,538 10	Capital paid in coin	$250,000 00
Real estate taken for debt	161,858 89	Profit and loss, and contingent fund	2,965 91
County warrants	3,225 25	Due depositors	199,844 50
Loans on real estate	89,457 61	Due banks and bankers	2,397 62
Loans on personal security and overdrafts	129,337 65	Other liabilities	12,798 29
Money on hand	26,380 90		
Due from banks and bankers	35,400 41		
Expenses	2,875 39		
Taxes	73 52		
Other assets (judgments)	3,858 60		
Total resources	$468,006 32	Total liabilities	$468,006 32

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $250,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. McGarvey, 100; Jno. P. Hoffman, 66; M. Baechtel, 42; John E. Chalfant, 100; Hale McCowen, 115. Total number of shares held by the Directors is 423.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mendocino	$152,110 89	$152,110 89
Lake	3,500 00	3,500 00
Trinity	6,248 00	6,248 00
Totals	$161,858 89	$161,858 89

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	$85,297 61	$180,000 00
Humboldt	4,160 00	10,000 00
Totals	$89,457 61	$190,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.
Mendocino County warrants	$3,225 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$6,215 50
California State Bank, Sacramento	15,685 05
Santa Rosa Bank	7,453 78
Savings Bank of Santa Rosa	4,029 28
Santa Rosa National Bank	560 38
Farmers Savings Bank	601 42
Humboldt County Bank, Eureka	655 95
Bank of Cloverdale	199 05
Total	$35,400 41

BANK OF VACAVILLE.

(Incorporated April 13, 1883.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. D. ROBBINS, President. EDW. FISHER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,353 10	Capital paid in coin	$100,000 00
Real estate taken for debt	19,278 05	Reserve fund	12,000 00
Loans on real estate	112,763 43	Profit and loss, and contingent fund	578 78
Loans on personal security and overdrafts	61,069 20	Due depositors	224,123 87
Money on hand	13,995 81	Due banks and bankers	3,793 29
Due from banks and bankers	130,971 32	Dividends unpaid	20 00
Furniture and fixtures	1,100 00	Interest account	4,945 47
Expenses	2,225 90	Exchange	295 40
Total resources	$345,756 81	Total liabilities	$345,756 81

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. D. Robbins, 535; W. B. Parker, 294; D. Dutton, 30; E. R. Thurber, 15; W. B. Davis, 10, Total number of shares held by the Directors is 884.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Solano	$19,278 05	$25,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	$108,763 43	$200,000 00
Yolo	4,000 00	8,000 00
Totals	$112,763 43	$208,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$99,386 97
California State Bank, Sacramento	3,435 23
Bank of Suisun	28,149 12
Total	$130,971 32

AMOUNT DUE BANKS OR BANKERS.

Bank of Winters	$3,793 29

CITIZENS BANK—VALLEJO.

(Incorporated December 1, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN B. FRISBIE, President. JOSEPH R. ENGLISH, Cashier.

Resources.		*Liabilities.*	
Loans on real estate	$24,100 00	Capital paid in coin	$50,000 00
Loans on stocks and bonds	4,040 00	Due depositors	101,562 20
Loans on other securities (grain, etc.)	11,910 00	Other liabilities	2,710 03
Loans on personal security and overdrafts	19,583 50		
Money on hand	43,679 37		
Due from banks and bankers	45,598 51		
Other assets	5,360 85		
Total resources	$154,272 23	Total liabilities	$154,272 23

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: John B. Frisbie, 940; Charles Widenmann, 10; A. S. Carman, 10; John Brownlee, 10; S. Dannenbaum, 10; John B. Corcoran, 10; Jos. R. English, 10. Total number of shares held by the Directors is 1,000.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Solano	$21,600 00	$44,000 00
Shasta	2,500 00	4,000 00
Totals	$24,100 00	$48,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
1 United States bond, 1877-1907, 4% consols	$1,000 00		$1,150 00
1 Market Street Railway Cable Co. bond	1,000 00		1,282 50
1 Oakland Gas, Light, and Heat Co. bond	1,000 00		1,090 00
1 Alameda, Oakland, and Piedmont Electric Railway Co. bond	1,000 00	$4,000 00	1,000 00 1,000 00
12 shares San Francisco Gas Light Co. stock	36 00		36 00
12 shares San Francisco Gas and Electric Co. stock	1,200 00		600 00
3 United States 3% bonds, new	40 00	40 00	44 00
Totals	$5,276 00	$4,040 00	$5,202 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Assignment of mortgage	$500 00	$775 00
Diamonds	490 00	700 00
Diamonds and jewelry	300 00	393 00
Warehouse receipts for canned salmon, and canned fruits, stored in warehouse—insured	10,000 00	20,000 00
Piano	100 00	500 00
Crop, live stock, and farming implements	500 00	2,000 00
Savings account in Hibernia Bank, San Francisco	20 00	150 00
Totals	$11,910 00	$24,518 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$24,988 64
Wells, Fargo & Co.'s Bank, New York	4,609 87
Hibernia Bank, San Francisco	3,000 00
San Francisco Savings Union, San Francisco	5,000 00
German Savings and Loan Society, San Francisco	3,000 00
Savings and Loan Society, San Francisco	5,000 00
Total	$45,598 51

VALLEJO COMMERCIAL BANK.

(Incorporated May 17, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. W. Wilson, President. S. J. McKnight, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$39,722 91	Capital paid in coin	$95,000 00
Miscellaneous bonds and stocks	51,870 00	Reserve fund	7,500 00
Loans on real estate	129,248 00	Profit and loss, and contingent fund	8,554 72
Loans on stocks and bonds	550 00	Due depositors	203,664 85
Loans on other securities (grain, etc.)	300 00	Other liabilities	10,669 25
Loans on personal security and overdrafts	42,268 64		
Money on hand	17,846 57		
Due from banks and bankers	37,648 46		
Furniture and fixtures	500 00		
Expenses	4,384 69		
Taxes	304 20		
Other assets	745 35		
Total resources	$325,388 82	Total liabilities	$325,388 82

The amount of capital stock is $100,000; amount subscribed is $95,000; amount paid in coin is $95,000. The total number of shares of stock issued is 1,900; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: G. W. Wilson, 726; R. J. R. Aden, 1; S. J. McKnight, 1; A. Wilzinski, 23; F. W. Hall, 9; Jas. McCudden, 1; M. Kemper, 1. Total number of shares held by the Directors is 762.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Napa	$18,608 86	$18,608 86
Tulare	11,041 05	11,041 05
Solano	10,073 00	10,073 00
Totals	$39,722 91	$39,722 91

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Fresno	$12,950 00	$12,950 00
Napa	2,000 00	10,000 00
San Francisco	10,000 00	15,000 00
Solano	104,298 00	250,000 00
Totals	$129,248 00	$287,950 00

Amount Invested in Stocks and Bonds.

	Par Value.	Amt. Invested.	Market Value.
100 Congregation Shereth Israel 5% bonds	$10,000 00	$10,000 00	$10,300 00
10 shares Port Blakely Mill Co. stock	10,000 00	5,770 00	8,000 00
United States 3% coupon bonds of 1898	36,100 00	36,100 00	39,710 00
Totals	$56,100 00	$51,870 00	$58,010 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value
One 4% United States bond (coupon)	$500 00	$500 00	$570 00
9 shares City of Halifax Consolidated Fund permanent stock	900 00	50 00	900 00
Totals	$1,400 00	$550 00	$1,470 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Tobacco in leaf on storage (insurance $400)	$300 00	$500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$32,816 10
Wells, Fargo & Co.'s Bank, New York	101 01
The Hibernia Savings and Loan Society, San Francisco	4,731 35
Total	$37,648 46

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest paid depositors	$25 38	$25 38
United States Internal Revenue stamps	176 50	176 50
Collections outstanding	34 06	34 06
Miscellaneous advances account taxes, insurance, etc.	509 41	509 41
Totals	$745 35	$745 35

DAIRYMEN'S BANK—VALLEY FORD.

(Incorporated March 23, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. CARROLL, President. C. A. LE BARON, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$3,843 18	Capital paid in coin	$60,000 00
Real estate taken for debt	9,423 25	Profit and loss, and contingent fund	20,846 16
Loans on real estate	69,091 00	Due depositors	53,567 65
Loans on personal security	80,906 23	Certificates of deposit account	53,134 66
Loans on overdrafts	174 34	Interest account	2,542 92
Money on hand	9,374 51		
Due from banks and bankers	16,457 37		
Other assets	821 51		
Total resources	$190,091 39	Total liabilities	$190,091 39

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $60,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $60.

The names of the Directors, and number of shares of stock held by each, are as follows: P. Carroll, 110; J. D. Williams, 50; Sol Lobenstein, 27; A. P. Gaver 15: H. M. Le Baron, 267. Total number of shares held by the Directors is 469.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Sonoma	$9,423 25	$12,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sonoma	$64,441 00	$75,000 00
Marin	1,900 00	7,000 00
Fresno	2,000 00	3,000 00
Solano	750 00	1,500 00
Totals	$69,091 00	$86,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$11,027 23
Swiss-American Bank, San Francisco	4,146 57
Exchange Bank, Santa Rosa	26 31
Marin County Bank, San Rafael	312 34
Bank and Trust Co. of Tomales	944 92
Total	$16,457 37

BANK OF VENTURA.

(Incorporated September 19, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. P. FOSTER, President. J. A. WALKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$25,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	8,076 07	Reserve fund	25,000 00
County warrants	600 00	Profit and loss, and contingent fund	148,984 17
Loans on real estate	50,987 17	Due depositors	290,948 53
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans on personal security and overdrafts	309,985 73	Due banks and bankers	8,565 36
Money on hand	70,070 12		
Due from banks and bankers	107,778 97		
Furniture and fixtures	1,000 00		
Total resources	$573,498 06	Total liabilities	$573,498 06

The amount of capital stock is $250,000; amount subscribed is $250,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: E. P. Foster, 700; A. Bernheim, 350; J. A. Walker, 220; J. K. Gries, 100; C. G. Bartlett, 75; J. H. Chaffee, 30; C. Williams, 30. Total number of shares held by the Directors is 1,505.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Ventura	$8,076 07	$8,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$50,987 17	$70,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Ventura County warrants	$600 00	$600 00	$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Farmers and Merchants Bank, Los Angeles	$8,726 79
Los Angeles National Bank	1,128 41
Bank of Hueneme	1,744 34
J. P. Morgan & Co., New York	27,862 77
First National Bank, Chicago	24,916 86
First National Bank, Santa Barbara	392 61
First National Bank, San Francisco	8,598 90
First National Bank, Pasadena	2,484 07
Bank of Oxnard	1,692 26
Chase National Bank, New York	30,231 96
Total	$107,778 97

PRODUCERS BANK—VISALIA.

(Incorporated May 29, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. F. THOMAS, President. S. MITCHELL, Cashier.

Resources.		*Liabilities.*	
Miscellaneous bonds and stocks	$2,827 22	Capital paid in coin	$45,000 00
Loans on real estate	25,599 65	Reserve fund	20,000 00
Loans on stocks and bonds	11,035 59	Profit and loss, and contingent fund	3,630 21
Loans on other securities (grain, etc.)	1,050 00	Due depositors	194,716 41
Loans on personal security and overdrafts	161,571 49	Due banks and bankers	14,894 20
Money on hand	17,338 67	Other liabilities	1,760 27
Due from banks and bankers	56,406 51		
Other assets	4,171 96		
Total resources	$280,001 09	Total liabilities	$280,001 09

The amount of capital stock is $250,000; amount subscribed is $150,000; amount paid in coin is $45,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jasper Harrell, 105; S. Mitchell, 82; W. F. Thomas, 65; A. Levis, 50; E. O. Miller, 20; N. O. Bradley, 30; W. H. Hammond, 25. Total number of shares held by the Directors is 377.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Tulare	$25,599 65	$71,640 00

AMOUNT INVESTED IN BONDS AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Lewis Creek School District bonds	$400 00	$400 00	$400 00
Elder School District bonds	600 00	600 00	600 00
Linder School District bonds	250 00	250 00	250 00
Visalia city warrants	1,325 47	1,325 47	1,325 47
Tulare County warrants	226 50	226 50	226 50
Tulare County school warrant	25 25	25 25	25 25
Totals	$2,827 22	$2,827 22	$2,827 22

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
Tule River irrigation bonds	$10,000 00	$5,000 00	$7,000 00
Visalia Fruit and Land Co. stock	6,000 00	1,537 25	5,000 00
Visalia Manufacturing Co. stock	3,000 00	750 00	2,500 00
Kaweah Lemon Co. stock	10,400 00	3,748 34	10,400 00
Totals	$29,400 00	$11,035 59	$24,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Wheat in warehouse	$1,050 00	$1,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$29,296 34
Western National Bank, New York	21,185 83
Commercial National Bank, Chicago	3,497 85
Farmers National Bank, Fresno	105 90
Farmers and Merchants Bank, Stockton	453 53
California State Bank, Sacramento	1,867 06
Total	$56,406 51

BANK OF VISALIA.

(Incorporated August 31, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. E. HYDE, President. C. J. GIDDINGS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,125 35	Capital paid in coin	$200,000 00
Real estate taken for debt	208,876 62	Reserve fund	50,000 00
United States bonds	5,465 62	Profit and loss, and contingent fund	196,764 46
Miscellaneous bonds and stocks	19,880 58	Due depositors	307,786 93
County warrants	526 82	Due banks and bankers	3,315 00
Loans on real estate	108,408 71		
Loans on personal security and overdrafts	341,017 29		
Money on hand	19,722 94		
Due from banks and bankers	34,844 13		
Other assets	5,998 33		
Total resources	$757,866 39	Total liabilities	$757,866 39

The amount of capital stock is $200,000; amount subscribed is $200,000; amount paid in coin is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: R. E. Hyde, 916; S. C. Brown, 70; E. O. Larkin, 50; C. L. Adams, 7; C. J. Giddings, 40. Total number of shares held by the Directors is 1,083.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$179,835 23	$220,000 00
Kings	27,648 22	30,000 00
Fresno	1,111 40	----------
Kern	281 77	----------
Totals	$208,876 62	----------

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt Loaned.	Market Value.
Tulare	$93,307 50	$150,000 00
Kings	10,872 56	20,000 00
Kern	663 65	1,000 00
Fresno	1,000 00	2,000 00
Contra Costa	2,565 00	3,500 00
Totals	$108,408 71	$176,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested	Market Value.
United States 4% bonds	$5,000 00	$5,465 62	$6,000 00
19 Alta Irrigation District bonds, $500 each	9,500 00	8,075 00	
4 Tule River Irrigation District bonds, $100 each	400 00	360 00	
14 Tulare Irrigation District bonds, $500 each	7,000 00	368 65	
5 shares Producers Bank stock	500 00	150 00	
3¾ shares Consolidated People's Ditch Co. stock; ½ share Extension Ditch Co. stock		3,732 63	
32 shares Pleasant Valley Ditch Co. stock		954 50	
6 shares Modoc Ditch Co. stock		200 00	
5 shares Watchumna Water Co. stock		1,786 00	
30 shares Encina Fruit Co. stock		2,253 80	
1 certificate of stock Continental Building and Loan Association		2,000 00	
County and city warrants		526 82	
Totals		$25,873 02	

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of Commerce, New York (United States bonds)	$5,465 62
Same, in current account	$11,590 77
First National Bank, Chicago	14,296 97
First National Bank, San Francisco	3,743 96
First National Bank, Fresno	1,475 31
First National Bank, Los Angeles	1,948 20
Bank of Central California, Fresno	129 58
Bank of Hanford	1,587 49
Bank of Lemoore	71 85
Total	$34,844 13

BANK OF WATSONVILLE.

(Incorporated May 11, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. M. BOCKIUS, President. H. S. FLETCHER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,000 00	Capital paid in coin	$100,000 00
Loans on real estate	114,190 67	Reserve fund	25,000 00
Loans on personal security and overdrafts	113,033 84	Profit and loss, and contingent fund	5,907 42
Money on hand	29,384 51	Due depositors	194,044 39
Due from banks and bankers	118,272 86	Due banks and bankers	61,902 36
Other assets	530 49	Other liabilities	558 20
Total resources	$387,412 37	Total liabilities	$387,412 37

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. M. Bockius, 90; H. S. Fletcher, 50; W. G. Hudson, 17½; F. A. Kilburn, 101; W. R. Radcliff, 38; Thomas Snodgrass, 100; W. C. Waters, 10. Total number of shares held by the Directors is 406½.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$64,235 94	$200,000 00
San Benito	24,470 00	100,000 00
Monterey	25,484 73	60,000 00
Totals	$114,190 67	$360,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$4,004 64
Bank of Hollister	3,041 25
Bank of San José	3,908 62
City Bank, Santa Cruz	2,196 97
Farmers and Merchants Bank, Los Angeles	3,217 68
First National Bank, San Francisco	32,403 92
Kountz Bros., New York	54,986 47
Pajaro Valley Bank, Watsonville	294 07
Union National Bank, Chicago	14,219 24
Total	$118,272 86

PAJARO VALLEY BANK—WATSONVILLE.

(Incorporated May 24, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. R. PORTER, President. J. J. MOREY, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	13,779 64	Reserve fund	25,000 00
County warrants	240 65	Profit and loss, and contingent fund	6,540 10
Loans on real estate	47,992 50	Due depositors	203,957 85
Loans on stocks and bonds	6,895 00	Due banks and bankers	4,312 37
Loans on other securities (grain, etc.)	1,370 00	Other liabilities	1,097 32
Loans on personal security and overdrafts	161,893 44		
Money on hand	23,772 98		
Due from banks and bankers	13,994 68		
Other assets	968 75		
Total resources	$290,907 64	Total liabilities	$290,907 64

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $50,000. The total number of shares of stock issued is 2,500; the amount paid on each share of stock is $20.

The names of the Directors, and number of shares of stock held by each, are as follows: W. R. Porter, 175; A. B. Chalmers, 125; Frank Mauk, 85; N. A. Uren, 50; P. Cox, 50; M. J. Hughes, 50; T. Sheehy, 25; M. Gagnon, 25; J. E. Trafton, 25. Total number of shares held by the Directors is 610.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Santa Cruz	$4,000 00	$5,000 00
Monterey	9,779 64	10,000 00
Totals	$13,779 64	$15,000 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Santa Cruz	$20,070 00	$40,000 00
Monterey	9,922 50	20,000 00
Siskiyou	12,500 00	20,000 00
San Francisco	3,000 00	5,000 00
Santa Clara	500 00	2,000 00
Mariposa	2,000 00	10,000 00
Totals	$47,992 50	$97,000 00

Amount Loaned on Stocks and Bonds.

	Par Value.	Amt. Loaned.	Market Value.
United States bond	$1,000 00	$200 00	$1,000 00
40,660 shares Aromas Mining Co. stock	46,600 00	830 00	1,660 00
80 shares Wohrlicht-Cornett Co. stock	8,000 00	3,400 00	6,000 00
66 shares Watsonville Mutual Building and Loan Association stock	1,200 00	765 00	1,200 00
100 shares Maxim Gas Co. stock	5,000 00	1,700 00	5,000 00
Totals	$61,800 00	$6,895 00	$14,860 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Barley stored in warehouse	$1,100 00	$1,500 00
Wheat stored in warehouse	270 00	500 00
Totals	$1,370 00	$2,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of Santa Cruz County, Santa Cruz	$2,104 35
Farmers and Merchants Bank, Hollister	2,394 09
First National Bank, San José	111 44
First National Bank, Los Angeles	727 41
Fourth National Bank, New York	304 91
Garden City Bank and Trust Co., San José	123 56
London, Paris, and American Bank, San Francisco	2,485 94
People's Bank, Santa Cruz	1,065 98
Salinas City Bank	2,595 11
Union National Bank, Chicago	2,081 89
Total	$13,994 68

FARMERS BANK—WHEATLAND.

(Incorporated October 22, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

T. H. Thomas, President. Wm. Lumbard, Cashier.

Resources.		*Liabilities.*	
Bank premises	$6,286 42	Capital paid in coin	$38,375 00
Real estate taken for debt	40,285 28	Profit and loss, and contingent fund	5,591 01
Loans on real estate	12,384 50	Due depositors	69,767 85
Loans on other securities (grain, etc.)	1,716 50		
Loans on personal security and overdrafts	28,413 85		
Money on hand	5,191 85		
Due from banks and bankers	16,111 91		
Furniture and fixtures	777 75		
Expenses	1,768 88		
Taxes	400 42		
Other assets	396 50		
Total resources	$113,733 86	Total liabilities	$113,733 86

The amount of capital stock is $250,000; amount subscribed is $153,500; amount paid in coin is $38,375. The total number of shares of stock issued is 1,535; the amount paid on each share of stock is $25.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Wilder, 200; J. F. Baun, 20; T. H. Thomas, 83⅓; Daniel Fraser, 25; Wm. Lumbard, 10. Total number of shares held by the Directors is 338⅓.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Placer	$15,360 00	$17,000 00
Yuba	24,925 28	24,925 28
Totals	$40,285 28	$41,925 28

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yuba	$12,384 50	$23,450 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
1,200 sheep	$896 50	$3,000 00
58 cattle	820 00	1,500 00
Totals	$1,716 50	$4,500 00

Amount Due from, or Deposited with, other Banks or Bankers.

First National Bank, San Francisco	$7,543 51
National Bank of D. O. Mills & Co., Sacramento	8,568 40
Total	$16,111 91

Description of Other Assets.

	Amt. on Books.	Market Value.
49½ tons hay	$396 50	$445 50

BANK OF WHITTIER.

(Incorporated November 26, 1894.)

Showing its Financial Condition at Close of Business August 11, 1900.

WASHINGTON HADLEY, President. G. E. LITTLE, Cashier.

Resources.		*Liabilities.*	
United States bonds	$4,000 00	Capital paid in coin	$6,000 00
Loans on real estate	2,700 00	Reserve fund	1,000 00
Loans on stocks	11,360 00	Profit and loss, and contingent fund	3,273 43
Loans on other securities (grain, etc.)	6,000 00	Due depositors	66,316 86
Loans on personal security and overdrafts	31,378 66	State, county, or city money	511 17
Money on hand	4,705 94		
Due from banks and bankers	14,611 44		
Other assets	2,345 42		
Total resources	$77,101 46	Total liabilities	$77,101 46

The amount of capital stock is $25,000; amount subscribed is $6,000; amount paid in coin is $6,000. The total number of shares of stock issued is 120; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Washington Hadley, 8; N. Hadley, 48; T. E. Newlin, 10; E. V. Hadley, 18; F. H. Little, 16. Total number of shares held by the Directors is 100.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Los Angeles	$2,700 00	$8,000 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
United States 3% bonds	$4,000 00	$4,000 00	$4,320 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
40 shares National Bank of California (Los Angeles) stock	$4,000 00	$1,600 00	$4,400 00
45 shares Liberty Manufacturing Company (Chicago) stock	4,500 00	1,460 00	4,500 00
5,000 shares Home Oil Co. of Whittier stock	5,000 00	3,500 00	10,000 00
600 shares Home Oil Co. of Whittier stock	600 00	500 00	1,200 00
500 shares Home Oil Co. of Whittier stock	500 00	200 00	1,000 00
500 shares Home Oil Co. of Whittier stock	500 00	400 00	1,000 00
40 shares National Bank of California (Los Angeles) stock	4,000 00	1,200 00	4,400 00
40 shares National Bank of California (Los Angeles) stock	4,000 00	2,500 00	4,400 00
Totals	$23,100 00	$11,360 00	$30,900 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts 700 tons barley hay	$6,000 00	$8,400 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

National Bank of California, Los Angeles	$522 96
Bankers National Bank, Chicago	14,088 48
Total	$14,611 44

BANK OF WILLIAMS.

(Incorporated June 17, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. C. Stovall, President. J. M. Stovall, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$26,770 70	Capital paid in coin	$100,000 00
Miscellaneous stocks and warrants	55,302 19	Reserve fund	3,000 00
Loans on real estate	25,914 04	Profit and loss, and contingent fund	394 99
Loans on other securities (grain, etc.)	49,257 54	Due depositors	158,589 31
Loans on personal security and overdrafts	11,353 59	Other liabilities	1,985 63
Money on hand	9,685 15		
Due from banks and bankers	83,393 46		
Other assets	2,293 26		
Total resources	$263,969 93	Total liabilities	$263,969 93

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. C. Stovall, 677; August Schaad, 1; H. C. Stovall, 656; J. F. H. Forbes, 10; J. M. Stovall, 656. Total number of shares held by the Directors is 2,000.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Colusa	$25,253 95	$24,000 00
Glenn	1,516 75	1,200 00
Totals	$26,770 70	$25,200 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$21,419 04	$45,000 00
Glenn	4,495 00	10,000 00
Totals	$25,914 04	$55,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Colusa County school warrants	$9 44	$9 44	$9 44
Colusa County road warrants	332 75	332 75	332 75
916 shares Stovall-Wilcoxson Co. stock	54,960 00	54,960 00	54,960 00
Totals	$55,302 19	$55,302 19	$55,302 19

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
3,500 tons wheat and 140 tons barley in warehouses	$48,888 54	$70,000 00
19 head stock cattle, 8 head horses and mules, and harness	369 00	369 00
Totals	$49,257 54	$49,257 54

Amount Due from, or Deposited with, other Banks or Bankers.

Crocker-Woolworth National Bank, San Francisco	$33,019 66
National Bank of D. O. Mills & Co., Sacramento	16,052 18
Fourth National Bank, New York	19,575 15
Bank of Woodland, Woodland	3,142 00
Colusa County Bank, Colusa	11,501 47
Sundry interior collections	103 00
Total	$83,393 46

BANK OF WILLOWS.

(Incorporated September 1880.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. P. HARRINGTON, President. B. H. BURTON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$17,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	69,102 92	Reserve fund	60,000 00
Miscellaneous stocks	32,000 00	Profit and loss, and contingent fund	5,943 78
Loans on real estate	207,927 09	Due depositors	305,193 60
Loans on other securities (grain, etc.)	92,579 02	Due banks and bankers	21,622 52
Loans on personal security and overdrafts	246,796 73	Other liabilities	8,228 04
Money on hand	20,513 95		
Due from banks and bankers	12,669 74		
Furniture and fixtures	2,000 00		
Expenses	58 22		
Other assets	340 27		
Total resources	$700,987 94	Total liabilities	$700,987 94

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. P. Harrington, 123; Geo. Hagar, 221½; J. H. Jewett, 87; Milton French, 225; P. H. Green, 100; M. Hockheimer, 82; B. H. Burton, 75. Total number of shares held by the Directors is 913½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Glenn	$69,102 92	$69,102 92

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Glenn	$205,527 09	$250,000 00
Colusa	2,400 00	2,400 00
Totals	$207,927 09	$252,400 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Willows Water and Light Co. stock	$12,000 00	$6,000 00	$7,200 00
Willows Warehouse Association stock	26,000 00	26,000 00	30,000 00
Totals	$38,000 00	$32,000 00	$37,200 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Grain in warehouses	$95,579 02	$100,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$10,219 36
American Exchange National Bank, New York	1,395 32
Colusa County Bank	1,055 06
Total	$12,669 74

BANK OF WINTERS.

(Incorporated November 6, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. K. Baker, President. Charles H. Royce, Cashier.

Resources.		*Liabilities.*	
Bank premises	$5,000 00	Capital paid in coin	$97,000 00
Real estate taken for debt	4,118 49	Reserve fund	9,700 00
Internal revenue stamps	43 67	Profit and loss, and contingent fund	1,749 71
Miscellaneous stocks	330 00	Due depositors	81,657 13
County warrants	45 00	Other liabilities	1,524 84
Loans on real estate	85,676 71		
Loans on other securities (grain, etc.)	14,147 06		
Loans on personal security and overdrafts	26,411 83		
Money on hand	4,649 46		
Due from banks and bankers	49,736 71		
Other assets	1,472 75		
Total resources	$191,631 68	Total liabilities	$191,631 68

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $97,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $97.

The names of the Directors, and number of shares of stock held by each, are as follows: S. K. Baker, 50; H. Seaman, 286; M. O. Wyatt, 100; M. Kahn, 100; Wm. Sims, 8. Total number of shares held by the Directors is 544.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Yolo	$4,118 49	$4,118 49

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Solano	$51,704 45	$82,000 00
Yolo	32,472 26	60,000 00
Napa	1,500 00	3,000 00
Totals	$85,676 71	$145,000 00

Amount Invested in Stocks, Etc.

	Par Value.	Amt. Invested.	Market Value.
22 shares Buckeye Grangers Warehouse Association stock	$220 00	$330 00	$330 00
Internal revenue stamps	43 67	43 67	43 67
Totals	$263 67	$373 67	$373 67

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Law library	$141 35	$700 00
Pledges of mortgage	250 00	500 00
Pledges of mortgage	600 00	800 00
6 mules	100 00	100 00
Threshing outfit	100 00	100 00
16 mules and crop mortgaged	1,000 00	1,500 00
Loans on wheat in warehouse	14,147 06	18,000 00
Totals	$16,338 41	$21,700 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$43,680 18
Bank of Woodland	207 06
Bank of Vacaville	3,795 44
Bank of Yolo	676 57
Bank of Suisun	1,377 46
Total	$49,736 71

BANK OF WOODLAND.

(Incorporated November, 1868.)

Showing its Financial Condition at Close of Business August 11, 1900.

L. D. STEPHENS, President. C. F. THOMAS, Cashier.

Resources.		*Liabilities.*	
Bank premises and furniture	$25,000 00	Capital paid in coin	$962,100 00
Real estate taken for debt	318,055 20	Reserve fund	240,525 00
Miscellaneous bonds and stocks	230,902 53	Profit and loss, and contingent fund	10,942 83
Loans on real estate	476,234 71	Due depositors	276,752 52
Loans on stocks, bonds, and warrants	28,723 71	Due banks and bankers	3,180 59
Loans on other securities (grain, etc.)	140,680 97		
Loans on personal security and overdrafts	151,618 47		
Money on hand	50,891 49		
Due from banks and bankers	67,304 79		
Other assets	4,089 07		
Total resources	$1,493,500 94	Total liabilities	$1,493,500 94

The amount of capital stock is $1,000,000; amount subscribed is $962,100; amount paid in coin is $962,100. The total number of shares of stock issued is 9,621; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: L. D. Stephens, 268; G. D. Stephens, 2,446½; C. Nelson, 124; H. Fredericks, 100; Chas. Q. Nelson, 221; J. H. Harlan, 173; J. S. Craig, 739⅓. Total number of shares held by the Directors is 4,071⅚.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$25,476 90	$26,480 00
Shasta	9,768 90	10,000 00
Tehama	18,496 55	12,000 00
Colusa	25,215 19	21,000 00
Glenn	33,547 18	33,000 00
Siskiyou	462 43	462 43
Lake	1,664 28	2,500 00
Yolo	223,423 77	234,000 00
Totals	$338,055 20	$339,442 43

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Yolo	$458,020 91	$675,000 00
Solano	18,213 80	
Totals	$476,234 71	$675,000 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Amt. Invested.	Market Value.
Bonds of United States and various public corporations, and warrants of various cities, counties, and school districts	$230,902 53	$240,000 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.	Market Value.
Stocks of various banking and other corporations	$28,723 71	$35,000 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Warehouse receipts for grain	$140,680 97	$160,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$24,516 44
Crocker-Woolworth National Bank, San Francisco	31,177 07
National Bank of D. O. Mills & Co., Sacramento	1,805 57
California State Bank, Sacramento	3,596 80
National Park Bank, New York	5,857 12
Interior collections	351 79
Total	$67,304 79

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Suspense account and Internal Revenue stamps	$4,089 07	$4,089 07

BANK OF YOLO—WOODLAND.

(Incorporated January 27, 1883.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. W. BROWNELL, President. C. W. BUSH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$8,910 10	Capital paid in coin	$300,000 00
Real estate taken for debt	138,134 24	Reserve fund	145,000 00
Miscellaneous stocks	2,120 30	Profit and loss, and contingent fund	9,803 46
County warrants	522 65	Due depositors	365,370 27
Loans on real estate	220,165 90	Due banks and bankers	93,145 69
Loans on stocks	49,279 70	Other liabilities	80 00
Loans on other securities (grain, etc.)	159,979 11		
Loans on personal security and overdrafts	250,372 12		
Money on hand	39,638 37		
Due from banks and bankers	29,976 43		
Furniture and fixtures	7,686 24		
Expenses	4,773 37		
Taxes	1,035 97		
Other assets	804 92		
Total resources	$913,399 42	Total liabilities	$913,399 42

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. W. Brownell, 100; R. W. Browning, 100; A. D. Porter, 190; H. C. Gable, 100; D. N. Hershey, 10; T. L. Baird, 69; Robert Baur, 30; T. R. Lowe, 16⅔; G. C. Martin, 20. Total number of shares held by the Directors is 635⅔.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Elko, Nevada	$10,165 77	$7,500 00
Yolo	127,968 47	120,000 00
Totals	$138,134 24	$127,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Yolo	$169,745 94	$180,000 00
Colusa	11,485 00	10,000 00
Solano	4,045 39	8,000 00
Placer	19,329 60	20,000 00
Napa	560 00	1,000 00
Fresno	15,000 00	18,000 00
Totals	$220,165 90	$237,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Consolidated Electric Light, Gas, and Power Co. (Woodland) stock	$2,500 00	$2,120 30	$2,500 00
County warrants	600 00	522 65	600 00
Totals	$3,100 00	$2,642 95	$3,100 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
Bank of Woodland stock	$1,300 00	$710 00	$1,235 00
Bank of Yolo stock	18,100 00	18,498 65	23,530 00
Woodland Building and Loan Ass'n stock	680 00	450 00	680 00
Thompson-Diggs Co. (inc.) of Sacramento stock	35,000 00	-28,717 00	35,000 00
Consolidated Electric Light, Gas, and Power Co. stock	4,000 00	904 05	4,000 00
Totals	$59,080 00	$49,279 70	$64,445 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Wheat, 19,613,651 pounds	$159,979 11	$176,522 86
Barley, 2,946,693 pounds		18,000 00
Hay		250 00
Totals	$159,979 11	$194,772 86

Amount Due from, or Deposited with, other Banks or Bankers.

Laidlaw & Co., New York	$9,722 96
National Bank of D. O. Mills & Co., Sacramento	1,014 26
Bank of California, San Francisco	11,965 00
First National Bank, Chicago	7,274 21
Total	$29,976 43

Description of Other Assets.

	Amt. on Books.
Costs advanced in litigation	$804 92

FARMERS AND MERCHANTS BANK—WOODLAND.

(Incorporated September 28, 1892.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. N. HERSHEY, President. M. O. HARLING, Cashier.

Resources.		*Liabilities.*	
Bank premises	$65,229 59	Capital paid in coin	$146,600 00
Miscellaneous bonds and stocks	300 00	Reserve fund	2,434 24
City warrants	42 50	Profit and loss, and contingent fund	1,384 26
Loans on real estate	81,705 80	Due depositors	86,927 96
Loans on other securities (grain, etc.)	12,319 75	Other liabilities	6,983 12
Loans on personal security and overdrafts	20,551 74		
Money on hand	28,440 21		
Due from banks and bankers	21,581 17		
Other assets	14,158 82		
Total resources	$244,329 58	Total liabilities	$244,329 58

The amount of capital stock is $500,000; amount subscribed is $366,500; amount paid in coin is $146,600. The total number of shares of stock issued is 2,495; shares of stock not issued is 1,170; the amount paid on each share of stock is $40.

The names of the Directors, and number of shares of stock held by each, are as follows: D. N. Hershey, 200; D. R. Clanton, 200; D. M. Burns, 500; J. W. Snowball, 100; T. J. Vaughn, 50; Selig Hyman, 100; M. Diggs, 100; Fred Miller, 100; R. H. Beamer, 50; John Wohlfrom, 10. Total number of shares held by the Directors is 1,410.

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Colusa	$1,700 00	$4,000 00
Yolo	80,005 80	178,500 00
Totals	$81,705 80	$182,500 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
3 warrants city of Woodland	$42 50	$41 00	$42 50

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
400 bags wheat— 54,035 lbs.	$350 00	$460 00
268 bags wheat— 32,975 lbs.	250 00	290 00
464 bags wheat— 61,715 lbs.	425 00	540 00
1,635 bags wheat— 223,100 lbs.	900 00	2,000 00
600 bags wheat— 84,595 lbs.	600 00	760 00
7,861 bags wheat—1,109,365 lbs.	6,889 75	9,900 00
715 bags wheat— 98,368 lbs.	550 00	880 00
716 bags wheat— 98,368 lbs.	500 00	880 00
174 bags wheat— 24,590 lbs.	200 00	220 00
661 bags wheat— 90,290 lbs.	500 00	800 00
446 bags wheat— 62,408 lbs.	500 00	560 00
721 bags wheat— 98,738 lbs.	150 00	880 00
480 bags barley— 48,755 lbs.	275 00	360 00
776 bags barley— 72,700 lbs.	230 00	500 00
Totals	$12,319 75	$19,030 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of British Columbia, San Francisco	$12,680 48
California State Bank, Sacramento	4,741 94
Fourth National Bank, New York	4,158 75
Total	$21,581 17

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
3 shares Knights Landing Dairy and Cold Storage Association	$300 00	$300 00

SISKIYOU COUNTY BANK—YREKA.

(Incorporated September 11, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. CHURCHILL, President. FRED E. WADSWORTH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$21,736 57	Capital paid in coin	$100,000 00
Miscellaneous bonds	800 00	Profit and loss, and contingent fund	45,476 41
Loans on real estate	33,604 73	Due depositors	274,234 17
Loans on stocks	32,303 92		
Loans on other securities (grain, etc.)	43,092 24		
Loans on personal security and overdrafts	216,541 16		
Money on hand	38,772 26		
Due from banks and bankers	29,380 75		
Other assets	3,478 95		
Total resources	$419,710 58	Total liabilities	$419,710 58

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Churchill, 400; H. B. Gillis, 400; J. A. Julien, 100; Fred E. Wadsworth, 100; Mrs. F. Huseman, 200. Total number of shares held by the Directors is 1,200.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Siskiyou	$762 00	$1,000 00
Modoc	20,274 57	23,000 00
Lake, Oregon	700 00	1,500 00
Totals	$21,736 57	$25,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Siskiyou	$31,597 25	$45,000 00
Modoc	2,007 48	3,500 00
Totals	$33,604 73	$48,500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.	Market Value.
1 United States 4% 1877-1907 coupon	$500 00	$500 00	.....
3 Berryvale school bonds	300 00	300 00	$310 00
Totals	$800 00	$800 00	.....

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
Modoc Land and Livestock Co. stock	$75,000 00	$30,703 92	$40,000 00
Mt. Shasta Milling Co. stock	4,000 00	1,600 00	2,500 00
Totals	$79,000 00	$32,303 92	$42,500 00

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.	Value.
Gold dust, watches and jewelry	$690 00	$900 00
Printing presses, appurtenances, and machinery	1,272 20	2,000 00
Cattle, horses, mules, and hogs	35,775 14	75,000 00
Steam laundry and appurtenances	500 00	1,000 00
Assignment endowment policy Pacific Mutual Life Insurance Co.	3,654 90	5,000 00
Assignment New England Mutual Life Insurance Co. policy	1,200 00	3,000 00
Totals	$43,092 24	$86,900 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$23,750 52
Wells, Fargo & Co.'s Bank, Portland	1,306 22
Wells, Fargo & Co.'s Bank, New York	4,324 01
Total	$29,380 75

FARMERS CO-OPERATIVE UNION OF SUTTER COUNTY—YUBA CITY.

(Incorporated March, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

G. W. CARPENTER, President. C. R. BOYD, Cashier.

Resources.		*Liabilities.*	
Bank premises	8,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	7,996 05	Reserve fund	35,362 15
Other real estate	11,750 00	Due depositors	165,440 25
Miscellaneous bonds and stocks	3,200 00	Due banks and bankers	33,027 73
County warrants	424 19	Other liabilities	1,149 73
Loans on real estate	69,283 61		
Loans on personal security and overdrafts	129,445 78		
Money on hand	21,036 97		
Expenses	2,206 47		
Taxes	90 65		
Insurance	101 55		
Barley	1,137 51		
Wheat	30,070 26		
Bags	49 60		
Stamps	187 22		
Total resources	$284,979 86	Total liabilities	$284,979 86

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. Sanders, 19; H. O. Walton, Jr., 19; Henry Best, 8; Jos. Littlejohn, 5; B. F. Walton, 69; C. R. Boyd, 115; G. W. Carpenter, 275. Total number of shares held by the Directors is 510.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Tulare	$5,559 55	$6,860 00
Sutter	2,711 50	3,000 00
Totals	$8,271 05	$9,860 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Sutter	$69,283 61	$125,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Warrants of Levee District No. 1	$324 19	$324 19	Plus 10%
10 shares Sutter Publishing Co. stock	100 00	115 00	$150 00
64 shares Farmers Co-op. Union stock	3,200 00	3,200 00	4,480 00
Totals	$3,624 19	$3,639 19	

Description of Other Assets.

	Amt. on Books.	Market Value.
Wheat, 3,593,513 lbs.	$30,070 26	$34,138 37
Barley, 143,015 lbs.	1,137 51	1,072 62
Totals	$31,207 77	$35,210 99

REPORTS OF TRUST COMPANIES.

CALIFORNIA SAFE DEPOSIT AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 13, 1882.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 2, 1900.

J. D. Fry, President. J. Dalzell Brown, Manager.

Assets.

United States Government securities	$20 00
Railroad Companies' bonds	253,000 00
Water Companies' bonds	222,000 00
Electric Light and Power Companies' bonds	466,050 00
Other Companies' bonds	65,100 00
Water Companies' stocks	78,400 00
Railroad Companies' stocks	14,250 00
Bank stocks	41,200 00
Manufacturing Companies' stocks	1,310 00
Insurance Companies' stocks	3,000 00
Gas Companies' stocks	19,412 00
Electric Light and Power Companies' stocks	25 00
Other Companies' stocks	33,500 00
Mortgage notes	1,864,893 21
Collateral and other notes	38,475 47
Real estate	59,080 00
Savings bank books	495,995 99
Cash on hand	186,611 58
Other assets	92,833 08
Mortgages under foreclosure	950,000 00
Total assets	$4,885,156 33

Liabilities.

Trust accounts	$4,885,156 33
Total liabilities	$4,885,156 33

CALIFORNIA TITLE INSURANCE AND TRUST COMPANY—SAN FRANCISCO.

(Incorporated February 19, 1886.)

Showing Trusts Under Wills, Special Agreements, etc., on the Morning of July 1, 1900.

HENRY L. DAVIS, President. C. M. KEENEY, Secretary.

ASSETS.

Mortgage notes	$127,625 59
Collateral and other notes (bills receivable)	15,900 00
Real estate	52,115 37
Savings bank book	25,511 98
Cash on hand—bank, $71,503 26; registry, $75 96	71,579 22
Sundry accounts receivable	3,078 29
Plant, $125,000; furniture and fixtures, $1,000	126,000 00
Unpaid premiums, $2,817; accrued interest, $7,410 74	10,227 74
Total assets	$432,038 19

LIABILITIES.

Trust accounts	$68,788 20
Sundry accounts payable, $181 87; retained, $9,327 86; sundry escrow, $21,588 35	31,098 08
Capital stock, $250,000; bills payable, $20,000	270,000 00
Re-insurance reserve, $5,000; legal reserve, $25,000; cash on hand, $4,110 55	34,110 55
Total liabilities	$403,996 83

MERCANTILE TRUST COMPANY—SAN FRANCISCO.

(Incorporated April 18, 1899.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 1, 1900.

FREDERICK W. ZEILE, President. JOHN D. MCKEE, Cashier.

ASSETS.

Railroad Companies' bonds	$2,000 00
Water Companies' bonds	90,000 00
Electric Light and Power Companies' bonds	5,000 00
Gas Companies' stocks	5,000 00
Other companies' stocks	36,366 66
Mortgage notes, collateral, and other notes	3,875 00
Real estate	110,000 00
Savings bank books	27,242 02
Cash on hand	2,558 14
Other assets	10,229 34
Total assets	$292,271 16

LIABILITIES.

Trust accounts	$292,271 16
Total liabilities	$292,271 16

UNION TRUST COMPANY OF SAN FRANCISCO.

(Incorporated February 6, 1893.)

Showing Trusts under Wills, Special Agreements, etc., on the Morning of July 2, 1900.

CHR. DE GUIGNÉ, Vice-President. I. W. HELLMAN, JR., Cashier.

ASSETS.

United States Government securities	$344,141 63
City and County bonds	2,000 00
Railroad Companies' bonds	1,966,283 33
Water Companies' bonds	382,934 00
Electric Light and Power Companies' bonds	148,200 00
Other Companies' bonds	56,337 50
Water Companies' stocks	196,998 50
Railroad Companies' stocks	170,249 50
Bank stocks	112,973 25
Insurance Companies' stocks	1,800 00
Gas Companies' stocks	436.379 84
Electric Light and Power Companies' stocks	57,775 00
Other Companies' stocks	321,716 22
Mortgage notes	409,254 28
Collateral and other notes	100,464 90
Real estate	2,226,282 11
Savings bank books	132,236 44
National or other banks	2,730 70
Other assets	7,353 72
Book debts	29,681 16
Nevada National Bank of San Francisco	238,530 50
Total assets	$7,344,322 58

LIABILITIES.

Trust accounts	$7,155,482 56
Income	188,840 02
Total liabilities	$7,344,322 58

REPORTS

OF

BANKS IN LIQUIDATION.

REPORTS OF BANKS IN LIQUIDATION.

RANDALL BANKING COMPANY—EUREKA.

(Incorporated December 1, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

STEPHEN HILL, President. GUY L. ROBERTS, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$112,367 74	Capital paid in coin	$66,640 00
Loans on real estate	36,060 14	Profit and loss, and contingent fund	35,114 93
Loans on personal security and overdrafts	57,708 58	Due depositors	126,144 80
Money on hand	349 67	Due banks and bankers	197 70
Due from banks and bankers	14,577 35	Dividends unpaid	2,086 15
Furniture and fixtures	1,944 40	Other liabilities	1,246 00
Expenses	2,760 47		
Taxes	670 12		
Other assets	4,991 11		
Total resources	$231,429 58	Total liabilities	$231,429 58

The amount of capital stock is $200,000; amount subscribed is $114,600; amount paid in coin in $66,640. The total number of shares of stock issued is 1,146; the amount paid on each share of stock is $—.

The names of the Directors, and number of shares of stock held by each, are as follows: Stephen Hill, 50; Guy L. Roberts, 5; Frank Graham, 30; Philip Needs, 10; J. S. Brown, 20; T. E. Cloney, 5; H. W. Wandesforde, 5; W. L. Mercer, 5. Total number of shares held by Directors is 130.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Humboldt	$110,271 89
Del Norte	553 54
Mendocino	1,542 31
Total	$112,367 74

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Humboldt	$36,060 14

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of Eureka	$11,478 31
National Bank of Illinois, Chicago	37 24
Pacific Bank, San Francisco	3,061 80
Total	$14,577 35

Dividends paid since previous report	$20,502 49
Debts collected since previous report	1,420 68
Amount realized on property sold since previous report	22,594 35
Total amount of dividends paid creditors to date	82,010 37
Rate of dividends paid creditors to date	40%
Date of suspension	April 17, 1897

FRESNO LOAN AND SAVINGS BANK.

(Incorporated January 24, 1882.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. G. James, President. R. M. French, Secretary. E. F. Bernhard, Vice-President.

Resources.		*Liabilities.*	
Bank premises	$60,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	85,623 08	Reserve fund	10,000 00
Loans on real estate and personal security	30,091 39	Due depositors	92,920 38
Repairs	12 80	Due banks and bankers	29 63
Money on hand	5,012 98	Other liabilities	30 55
Personal property	218 31	Rent	963 19
Furniture and fixtures	1,178 00	Interest	206 74
Expenses	546 28	Escrow	567 92
Other assets	249 50		
Legal expenses	22 35		
Profit and loss	221,763 72		
Total resources	$404,718 41	Total liabilities	$404,718 41

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. G. James, 1,427; E. F. Bernard, 24.39; J. F. Wigginton, 22; Wm. Betteridge, 1; J. D. Musick, 40. Total number of shares held by the Directors is 1,514.39.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Madera	$4,666 20	$4,666 20
Merced	900 00	900 00
Tulare	614 24	614 24
Fresno	80,956 88	80,956 88
Totals	$85,623 08	$85,623 08

Due depositors last report, March 31, 1900	$101,489 40
Due depositors August 11, 1900	92,920 38
Money for dividends uncalled for on hand $4,501 49, which would reduce amount due depositors to	88,418 89
Amount realized on property sold since previous report	2,040 00
Total amount of dividends paid creditors to date	25,066 79
Rate of dividends paid creditors to date	10%
Date of suspension	April 12, 1895

BANK OF MENDOCINO.

(Incorporated September 14, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

EUGENE BROWN, President. WM. HEESER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$217,389 89	Reserve fund	$16,007 44
Miscellaneous bonds and stocks	460 00	Profit and loss, and contingent fund	2,578 43
Loans on real estate	63,127 90	Due depositors	268,164 03
Money on hand	657 12	Other liabilities (accrued interest)	124 05
Due from banks and bankers	3,027 41		
Furniture and fixtures	500 00		
Pacific Bank	1,018 85		
People's Home Savings Bank	692 78		
Total resources	$286,873 95	Total liabilities	$286,873 95

The names of the Directors are as follows: William Heeser, Albert Brown, C. O. Packard, H. H. Jarvis, J. W. Millikin, Michael Brady.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Humboldt	$28,104 56	$23,000 00
Mendocino	189,285 33	175,000 00
Totals	$217,389 89	$198,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Mendocino	$63,127 90	$75,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
46 shares of the Mendocino Discount Bank stock	$920 00	$920 00	$460 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Mendocino Discount Bank	$955 67
Bank of Ukiah	67 15
Wells, Fargo & Co.'s Bank, San Francisco	1,979 25
San Francisco Savings Union	25 34
Total	$3,027 41

Dividends paid since previous report (since March 31, 1900)	$1,731 51
Debts collected since previous report (since March 31, 1900)	3,893 13
Amount realized on property sold since previous report (since March 31, 1900)	100 00
Total amount of dividends paid depositors to date	26,947 67
Rate of dividends paid creditors to date	10%
Date of suspension	March 14, 1896

MERCED BANK.

(Incorporated April 2, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. H. Hartley, President. J. W. Knox, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$2,832 62	Capital paid in coin	$54,460 00
Loans on real estate	24,500 00	Due depositors	118,130 47
Loans on personal security and overdrafts	61,962 26	Interest	9,968 41
Due from banks and bankers	3,548 68	Rent	1,204 18
Furniture and fixtures	2,337 47		
Expenses and litigation	9,121 61		
Taxes	4,335 65		
Profit and loss, and contingent fund	70,249 77		
Salary	4,875 00		
Total resources	$183,763 06	Total liabilities	$183,763 06

The amount of capital stock is $200,000; amount subscribed is $64,000; amount paid in coin is $54,460. The total number of shares of stock issued is 640; the amount paid on each share of stock is $75 and $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. H. Hartley, 10; H. C. Wolfsen, 10; R. N. Hughes, 10; C. E. Kocher, 12; C. E. Green, 14. Total number of shares held by the Directors is 56.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Mariposa	$1,636 17	$320 00
Merced	1,196 45	450 00
Totals	$2,832 62	$770 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Mariposa	$8,500 00	$8,500 00
Madera	10,000 00	6,000 00
Stanislaus	2,500 00	2,000 00
Tulare	3,500 00	1,200 00
Totals	$24,500 00	$17,700 00

Amount Due from, or Deposited with, other Banks or Bankers.

Commercial Bank of Merced	$3,548 68

Total amount of dividends paid creditors to date	$22,707 64
Rate of dividends paid creditors to date	20%
Date of suspension	Oct. 16, 1894

BANK OF NATIONAL CITY.

(Incorporated July 5, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. C. KIMBALL, President. C. B. WHITTELSEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$43,880 67	Capital paid in coin	$54,153 33
Miscellaneous stocks	1,030 00	Profit and loss, and contingent fund	9,033 34
Loans on real estate	4,406 28	Due depositors	14,500 83
Loans on stocks	4,900 00	Other liabilities (rents collected)	281 50
Loans on personal security and overdrafts	21,719 49		
Money on hand	31 42		
Due from banks and bankers	797 34		
Furniture and fixtures	247 50		
Expenses	562 80		
Taxes	93 50		
Other assets	300 00		
Total resources	$77,969 00	Total liabilities	$77,969 00

The amount of capital stock is $300,000; amount subscribed is $300,000; amount paid in coin is $54,153 33. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $20 on 2,415⅓ shares; $10 on 584⅔ shares.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Kimball, 700; R. C. Allen, 10; J. G. Routson, 10; C. B. Whittelsey, 139; T. R. Palmer, 10; C. H. Sawyer, 93⅓; Fred Copeland, 10. Total number of shares held by the Directors is 972⅓.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$29,874 80	$16,065 00
San Joaquin	14,005 87	20,000 00
Totals	$43,880 67	$36,065 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$4,406 28	$5,575 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
5 shares Southern California Railway, preferred stock	$500 00	$30 00	$30 00
Equity in 400 shares San Diego Land and Town Co., common stock	10,000 00	1,000 00	(?)
Equity in 160 shares San Diego Land and Town Co., preferred stock	4,000 00		
Totals	$14,500 00	$1,030 00	$30 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
110 shares Bank of National City stock—Paid, $1,100; unpaid, $9,900	$11,000 00	$1,700 00	Nominal.
50 shares San Diego Abstract and Title Insurance Co. stock	5,000 00	3,200 00	Nominal.
Totals	$16,000 00	$4,900 00	.....

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Savings Bank of San Diego County, San Diego	$30 13
Consolidated National Bank, San Diego	144 07
Pacific Bank, San Francisco	622 24
Total	$797 34

Debts collected since previous report	$894 55
Total amount of dividends paid creditors to date	40,613 21
Rate of dividends paid creditors to date	20%
Date of suspension	Aug. 13, 1896

PERRIS VALLEY BANK—PERRIS.

(Incorporated July 28, 1890.)

Showing its Financial Condition at Close of Business August 11, 1900.

E. H. PIERCE, President. J. F. HOOK, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$603 75	Capital paid in coin	$15,000 00
Miscellaneous bonds	14,719 00	Reserve fund	500 00
Loans on real estate	3,202 25	Profit and loss, and contingent fund	1,667 54
Loans on personal security	7,186 81	Due depositors	8,848 12
Overdrafts	3 05	Due banks and bankers	3,992 05
Money on hand	75 86	Other liabilities (assessment)	144 24
Furniture and fixtures	1,042 50		
Expenses	3,318 73		
Total resources	$30,151 95	Total liabilities	$30,151 95

The amount of capital stock is $50,000; amount subscribed is $50,000; amount paid in coin is $15,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: E. H. Pierce, 5; J. M. Patterson, 260; James Patterson, Jr., 100; J. W. Nance, 60; F. W. Gregg, 10; W. F. Perry, 5. Total number of shares held by the Directors is 445.

Of amount due depositors there is due—	
James Patterson, Jr.	$795 86
J. M. Patterson	2,534 39
Of amount due banks and bankers there is due—	
Bank of Cass County, Nebraska	500 00

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Riverside	$603 75	$603 75

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Riverside	$3,202 25	$500 00

AMOUNT INVESTED IN BONDS.

	Par Value.	Amt. Invested.
Perris Irrigation District bonds	$16,500 00	$14,719 00

SAVINGS BANK OF SAN DIEGO COUNTY—SAN DIEGO.

(Incorporated May, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. Barbour, President. W. M. Crouse, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$190,235 66	Capital paid in coin	$20,000 00
Loans on real estate	2,853 70	Due depositors	280,052 84
Money on hand	46 65	Due banks and bankers	74 82
Furniture and fixtures	381 20	Interest	190 86
Expenses	1,307 93	Assessment No. 3	9,660 00
Taxes	1,709 71	Assessment No. 4	6,130 00
Consolidated National Bank	19,049 50	Assessment No. 5	32,170 00
Profit and loss	134,126 55	Rent	53 60
Suspense	21 36	Mortgage creditors	1,623 04
Legal services	238 50	Insurance	15 60
Total resources	$349,970 76	Total liabilities	$349,970 76

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $20,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100 on 536 shares; $50 on 41 shares; $40 on 36 shares; $30 on 353 shares; $20 on 34 shares—1,000.

The names of the Directors, and number of shares of stock held by each, are as follows: J. D. Dexter, 23; J. H. Barbour, 303; O. G. Mason, 10; W. M. Crouse, 11; Wm. Black, 22. Total number of shares held by the Directors is 369.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Diego	$163,005 09	$75,383 39
Riverside	3,000 00	4,000 00
Lincoln, Nebraska	24,230 57	19,230 57
Totals	$190,235 66	$98,613 96

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$2,093 35	$433 40

Amount Due from, or Deposited with, other Banks or Bankers.

Consolidated National Bank, San Diego	$19,049 50

Dividends paid since previous report, from amount set aside in apportionments	$3,399 65
Debts collected since previous report	507 65
Amount realized on property sold since previous report	2,029 43
Total amount of dividends paid creditors to date	222,919 00
Rate of dividends paid creditors to date	49%
Date of suspension (voluntary)	June 23, 1893

CALIFORNIA SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

(Incorporated June 24, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. FARQUHARSON, President. CHAS. D. FARQUHARSON, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$661,280 99	Capital paid in coin	$100,000 00
Money on hand	1,071 42	Reserve fund	87,257 79
Due from banks and bankers	11,442 85	Due depositors	485,431 03
Furniture and fixtures	100 00	Dividends unpaid	3,150 45
Expenses	408 00	Other liabilities (rents)	1,261 16
Other assets	2,797 17		
Total resources	$677,100 43	Total liabilities	$677,100 43

The amount of capital stock is $100,000; amount subscribed is $100,000; amount paid in coin is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. Farquharson, 484; J. R. Wilcox, 18; J. Conlin, 3; J. F. Forderer, 20; E. J. Conlin, 1½; Geo. Forderer, 10; Thos. Downing, 38; D. F. Farquharson, 17; W. S. Downing, 2; A. T. Henderson, 3; C. D. Farquharson, 24. Total number of shares held by the Directors is 620½.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
Fresno	$244,637 65	$720,500 00 or more.
Tulare	150,684 63	
Madera	154,790 46	
Shasta	17,294 70	
Kern	24,934 94	
Kings	54,980 41	
Merced	4,162 73	
San Diego	9,795 47	
Totals	$661,280 99	$720,500 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of California, San Francisco	$8,292 40
Bank of California (for dividends unpaid)	3,150 45
Total	$11,442 85

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Personal property—farm implements, trays, boxes, etc.	$2,797 17	$2,797 17

Dividends paid since previous report	None.
Rents collected since previous report	$2,433 98
Amount realized on property sold since previous report	$4,500 00
Total amount of dividends paid creditors to date	148,418 00
Rate of dividends paid creditors to date	13%
Date of suspension	Sept. 28, 1894

The $4,500 realized on sale of property was in exchange for depositors' books; so that with such amounts as previously reported, along with dividends 1, 2, and 3, a total of $693,970 27 has been settled on account of deposits since liquidation, or equivalent to $58\frac{8}{10}\%$.

ODD FELLOWS' SAVINGS BANK—SAN FRANCISCO.

(Incorporated October 13, 1866.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. W. Scott, President. James Benson, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$35,883 84	Capital paid in coin	$128,975 00
Money on hand	207 96	Due depositors	264,640 09
Due from banks and bankers	49,236 35	Dividends unpaid	13,321 21
Furniture and fixtures	540 75	Other liabilities	1,651 45
Other assets	18 47		
Balance	322,700 38		
Total resources	$408,587 75	Total liabilities	$408,587 75

The amount of authorized capital stock is $250,000; amount subscribed is $133,500; amount paid in coin is $128,975. The total number of shares of stock issued is 1,249; the amount paid on 1,249 shares of stock is $124,900; the amount paid on 16 shares of stock is $1,200, equals 75%; the amount paid on 45 shares of stock is $2,250, equals 50%; the amount paid on 25 shares of stock is $625, equals 25%.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Scott, 12; H. J. Tilden, 10; Arthur Bailly, 21; Daniel Hicks, 10; Charles Montgomery, 20; Louis Zeh, 40. Total number of shares held by the Directors is 113.

Real Estate Owned by the Bank and Taken for Debt.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
San Francisco	$7,000 00
Sutter	28,883 84
Total	$35,883 84

Amount Due from, or Deposited with, other Banks or Bankers.

San Francisco Savings Union	$18,612 25
German Savings and Loan Society, San Francisco	14,165 39
Savings and Loan Society, San Francisco	16,458 71
Total	$49,236 35

Description of Other Assets.

	Amt. on Books.
Order on ourselves in payment of loan, payable out of deposits as dividends in liquidation are declared, being a balance	$18 47

Dividends paid since previous report	$107 09
Debts collected since previous report—Rents, $940; interest, $837 58; profit and loss, $0.03	$1,771 61
Amount realized on property sold since previous report	Nothing.
Total amount of dividends paid creditors to date	$1,839,159 41
Rate of dividends paid creditors to date	87½%
Date of suspension	Feb. 5, 1879

PACIFIC BANK—SAN FRANCISCO.

(Incorporated February, 1862.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. G. MEYER, President. SIMON MEYER, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$6,502 90	Due depositors	$415,243 16
Miscellaneous stocks and bonds	656 00	Dividends unpaid	612 23
Insurance policy	400 00	Letters of credit	40,000 00
Money in banks	64,904 37	Interest	5,209 13
Money on hand	632 88	Certificates of deposit	75,608 10
Attorneys' fees	1,050 00	Unpaid exchange	1,000 00
Due from banks and bankers, in liquidation	1,634 94		
Expenses	95 00		
Legal expenses	271 05		
Salaries	525 00		
Profit and loss	460,930 48		
Rent	70 00		
Total resources	$537,672 62	Total liabilities	$537,672 62

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; amount paid in coin is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: G. D. Sawyer, 4,780; H. G. Meyer, 10; S. Meyer, 50; Uriah Wood, 209; P. R. Mabury, 326; C. F. Lott, 104; J. L. Cogswell, 10. Total number of shares held by the Directors is 5,489.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Madera	$5,500 00
Alameda	1,002 90
Total	$6,502 90

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
Palm Valley stock	$656 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$665 26
Anglo-Californian Bank, San Francisco, certificate of deposit	30,000 00
San Francisco Savings Union	4,725 15
Security Savings Bank, San Francisco	5,013 96
Savings and Loan Society, San Francisco	4,500 00
Union Trust Co., San Francisco	5,000 00
Mutual Savings Bank, San Francisco	10,000 00
Daniel Meyer, San Francisco	5,000 00
Total	$64,904 37

Dividends paid since previous report	$65 74
Debts collected since previous report, cash	2,097 43
Amount realized on property sold since previous report	Nothing
Total amount of dividends paid creditors to date	323,929 17
Total liabilities June 22, 1893	1,855,000 00
Rate of dividends paid creditors to date	40%
Date of suspension	June 22, 1893

PEOPLE'S HOME SAVINGS BANK—SAN FRANCISCO.

(Incorporated May, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

I. J. TRUMAN, President. W. E. PALMER, Secretary.

Resources.		*Liabilities.*	
Real estate taken for debt	$147,034 77	Capital paid in coin	$228,100 00
Loans on real estate	1,050 60	Due depositors	956,338 53
Loans on stocks, bonds, and warrants	1,549 97	Dividends unpaid (stockholders)	93 00
Loans on other securities (grain, etc.)	2,000 00	Dividends in liquidation unpaid	24,490 38
Money on hand	180 15	Rents and interest collected	181 00
Due from banks and bankers	30,095 16	Collected on second call on capital stock	85,193 33
Furniture and fixtures	100 00		
Expenses	382 50		
Cost second call on capital stock	275 75		
Profit and loss	1,111,727 34		
Total resources	$1,294,396 24	Total liabilities	$1,294,396 24

The amount of capital stock is $1,000,000; amount paid in coin is $228,100. The total number of shares of stock issued is 6,843; the amount paid on each share of stock is $33 33.

The names of the Directors, and number of shares of stock held by each, are as follows: I. J. Truman, 5; Geo. Stone, 5; E. M. Freeman, 5; W. P. Taylor, 5; G. F. Wendling, 5; M. D. Merritt, 5; O. W. Crawford, 5. Total number of shares held by the Directors is 35.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.
Fresno	$19,454 27
Madera	1,550 00
Tulare	16,665 00
Merced	6,400 00
Monterey	1,500 00
San Luis Obispo	40,006 60
San Bernardino	41,892 90
Riverside	4,566 00
Arizona	15,000 00
Total	$147,034 77

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
Napa	$200 00
San Mateo	850 60
Total	$1,050 60

AMOUNT LOANED ON STOCKS, BONDS, AND WARRANTS.

	Amt. Loaned.
Local securities	$1,549 97

AMOUNT LOANED ON OTHER SECURITIES.

	Amt. Loaned.
Attachment on real estate in city of Tulare	$2,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Crocker-Woolworth National Bank, San Francisco	$6,728 02
Union Trust Company, San Francisco	2,694 84
Columbian Banking Company, San Francisco	20,672 30
Total	$30,095 16

DESCRIPTION OF OTHER ASSETS.

Amount still due from stockholders under second call on capital stock	$489,112 77

Dividends paid since previous report	$45,880 33
Debts collected since previous report	4,835 98
Amount realized on property sold since previous report	13,557 50
Total amount of dividends paid creditors to date, since January 9, 1895	562,801 29
Total amount paid depositors since bank first closed	982,962 38
Rate of dividends paid creditors to date	37½
Declared insolvent	Jan. 9, 1895

UNION SAVINGS BANK OF SAN JOSÉ.

Showing its Financial Condition at Close of Business August 11, 1900.

JAS. W. REA, President. PAUL P. AUSTIN, Manager and Secretary.

Resources.		*Liabilities.*	
Bank premises	$85,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	162,671 72	Due depositors	654,888 30
Miscellaneous bonds and stocks	5,213 62	Due banks and bankers	48,685 39
Loans on real estate	110,573 05	Other liabilities	16,603 94
Loans on personal security and overdrafts	339,506 17	Assessment No. 1	33,082 00
Profit and loss	155,848 86		
Money on hand	29,600 77		
Furniture and fixtures	1,000 00		
Expenses	971 74		
Howard & Co. drafts	23,940 50		
Dividends paid depositors	90,379 47		
National Bank of Illinois	520 58		
Wells, Fargo & Co. Bank	48,033 15		
Total resources	$1,053,259 63	Total liabilities	$1,053,259 63

The amount of capital stock is $1,000,000; amount subscribed is $300,000; amount paid in coin is $300,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $30.

The names of the Directors, and number of shares of stock held by each, are as follows: Jas. W. Rea, 18; T. B. Caldwell, 10; A. Eaton, 303; Geo. T. Dunlap, 70; Wm. Simpson, 10. Total number of shares held by the Directors is 411.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Estimated Value.
Santa Clara	$159,371 72	$75,000 00
Alameda	1,500 00	240 00
Fresno	1,800 00	320 00
Totals	$162,671 72	$75,560 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Santa Clara	$104,573 05	(*)
Contra Costa	6,000 00	(†)
Totals	$110,573 05	.....

*Estimated at 40 per cent less than amount loaned.
†In excess of loan, but in litigation.

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Oak Hill Cemetery stock	$4,000 00	$2,713 62	$2,000 00
Unitarian Church bonds	2,500 00	2,500 00	1,500 00
Totals	$6,500 00	$5,213 62	$3,500 00

Dividends paid to depositors by bank	$90,379 47
Dividends paid to depositors by stockholders	100,613 61
Total amount of dividends paid creditors to date	190,993 08
Date of suspension	Jan. 30, 1899

COUNTY BANK OF SAN LUIS OBISPO.

(Incorporated December 1, 1892.)

Showing its Financial Condition at Close of Business (August 11, 1900), July 31, 1900.

JOHN WHICHER, President. H. F. OSGOOD, Assistant Cashier.

Resources.		*Liabilities.*	
Bank premises	$28,934 43	Capital paid in coin	$150,000 00
Real estate taken for debt	411,985 53	Reserve fund	65,633 36
Loans on real estate	60,830 17	Due depositors	258,042 01
Loans on stocks and bonds	31,769 68	Due banks and bankers	137,888 77
Loans on personal security and overdrafts	52,317 94		
Money on hand	2,974 06		
Checks and other cash items	324 78		
Due from banks and bankers	7,566 99		
Furniture and fixtures	2,894 95		
Expenses	5,848 08		
Taxes	5,714 01		
Other assets	403 52		
Total resources	$611,564 14	Total liabilities	$611,564 14

The amount of capital stock is $300,000; amount subscribed is $150,000; amount paid in coin is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John Whicher, 10; A. W. Steinhart, 35; R. E. Jack, 10; C. A. Haskin, 10; H. F. Osgood, 10. Total number of shares held by the Directors is 75.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$366,613 47	$396,500 00
Kern	3,150 84	3,200 00
Monterey	11,546 63	12,200 00
Santa Barbara	26,707 04	27,100 00
Los Angeles	467 55	350 00
San Bernardino	3,500 00	3,000 00
Totals	$411,985 53	$442,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Luis Obispo	$52,640 87	$58,000 00
Kern	7,339 30	8,000 00
Monterey	300 00	800 00
Santa Barbara	550 00	200 00
Totals	$60,830 17	$67,000 00

AMOUNT LOANED ON STOCKS AND BONDS.

	Par Value.	Amt. Loaned.	Market Value.
333 shares Stock and Fruit Farmers Ass'n stock	$33,300 00	$30,769 68	$8,250 00
14 Paso Robles Hotel Co. bonds	14,000 00		14,000 00
14 shares County Bank San Luis Obispo stock	1,400 00	1,000 00	700 00
Totals	$48,700 00	$31,769 68	$22,950 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$7,372 08
Santa Barbara County National Bank, Santa Barbara	194 91
Total	$7,566 99

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Barn, taken for debt	$403 52	$100 00

Dividends paid since previous report	$28,243 14
Debts collected since previous report (of which $6,480 went to Anglo-Californian Bank, San Francisco)	13,745 16
Amount realized on property sold since previous report	376 46
Total amount of dividends paid creditors to date	28,243 14
Rate of dividends paid creditors to date	8%
Date of suspension	Mar. 10, 1899

Office of Secretary and Cashier vacant since March 15, 1900.

BANK OF TEMPLETON.

(Incorporated April 9, 1889.)

Showing its Financial Condition at Close of Business February 28, 1900.

J. H. GLASS, President. R. W. MARTINOFF, Manager.

Resources.		*Liabilities.*	
Real estate taken for debt	$13,276 00	Capital paid in coin	$25,000 00
Loans on personal security and overdrafts	9,739 15	Due depositors	878 75
Due from banks and bankers	63 64		
Other assets	2,799 96		
Total resources	$25,878 75	Total liabilities	$25,878 75

The amount of capital stock is $25,000; amount subscribed is $25,000; amount paid in coin is $25,000. The total number of shares of stock issued is 250; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. P. Seeman, 37¾; John Quanstrom, 42¾; H. Wessel, 4; J. H. Glass, 10; A. F. Horstman, 60¼. Total number of shares held by the Directors is 154¾.

REAL ESTATE OWNED BY THE BANK AND TAKEN FOR DEBT.

(Exclusive of bank premises.)

County Situated In.	Cost on Books.	Market Value.
San Luis Obispo	$18,206 00	$10,000 00

REPORTS

OF

PRIVATE BANKS.

REPORTS OF PRIVATE BANKS.

PEOPLE'S BANK OF BENICIA.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

W. L. Crooks, Proprietor.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$10,000 00
Other real estate	1,421 37	Due depositors	69,877 69
Loans on real estate	9,500 00		
Loans on personal security, including overdrafts	33,975 06		
Money on hand	12,164 73		
Due from banks and bankers	11,240 49		
Other assets	1,576 04		
Total resources	$79,877 69	Total liabilities	$79,877 69

Real Estate Owned by the Banking Firm.

County Situated In.	Cost on Books.	Market Value.
Solano	$11,421 37	$11,421 37

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Solano	$9,500 00	$16,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Bank of California, San Francisco	$10,987 27
Laidlaw & Co., New York	253 22
Total	$11,240 49

C. A. STEVENS—CALISTOGA.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

C. A. Stevens, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks	$585 00	Due depositors	$47,886 40
Loans on personal security, including overdrafts	24,379 03		
Money on hand	10,808 12		
Due from banks and bankers	12,078 62		
Other assets	35 63		
Total resources	$47,886 40	Total liabilities	$47,886 40

AMOUNT INVESTED IN STOCKS.

	Amt. Invested.
Savings Bank of St. Helena stock	$585 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$1,238 08
Bank of California, San Francisco	4,527 70
Jas. H. Goodman & Co. Bank, Napa	3,549 24
The Carver National Bank, St. Helena	2,763 60
Total	$12,078 62

CRESSLER & BONNER—CEDARVILLE.

Showing the Condition of said Banking Firm at Close of Business August 10, 1900.

WM. T. CRESSLER and JOHN H. BONNER, Partners.

Resources.		*Liabilities.*	
Bank premises	$10,000 00	Capital paid in coin	$100,000 00
Loans on real estate	43,703 09	Profit and loss	48 22
Loans on personal security, including overdrafts	74,328 26	Due depositors	62,841 38
Money on hand	7,660 86	Other liabilities	1,961 84
Due from banks and bankers	16,511 27		
Expenses and taxes	293 26		
Other assets (beef and stock cattle)	12,354 70		
Total resources	$164,851 44	Total liabilities	$164,851 44

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Amt. on Books.	Cost Value.
Modoc (bank building)	$10,000 00	$18,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Harney, Oregon	$20,000 00	$30,000 00
Modoc	23,703 09	35,000 00
Totals	$43,703 09	$65,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London and San Francisco Bank, San Francisco	$4,428 66
Washoe County Bank, Reno, Nevada	10,181 29
Central National Bank, New York	1,901 32
Totals	$16,511 27

W. & P. NICHOLLS—DUTCH FLAT.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

JOHN NICHOLLS and WM. NICHOLLS, JR., Partners.

Resources.		*Liabilities.*	
Bank premises	$750 00	Capital paid in coin	$30,000 00
United States coupons	175 00	Profit and loss	2,566 01
Miscellaneous stocks	20,000 00	Due depositors	68,245 23
Loans on personal security, including overdrafts	27,015 61		
Money on hand	9,130 06		
Due from banks and bankers	41,823 11		
Furniture and fixtures	750 00		
Expenses and taxes	421 32		
Other assets	746 14		
Total resources	$100,811 24	Total liabilities	$100,811 24

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Placer	$750 00	$750 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
Spring Valley Water stock	$20,000 00	$20,000 00	$19,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$25,256 71
Placer County Bank, Auburn	16,566 40
Total	$41,823 11

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps	$42 00	$42 00
Gold bullion	704 14	710 00
Totals	$746 14	$752 00

A. J. CLARK—FALLBROOK.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

A. J. CLARK, Cashier.

Resources.		*Liabilities.*	
Miscellaneous stocks	$3,000 00	Profit and loss	$1,033 80
Loans on personal security, including overdrafts	151 93	Due depositors	7,376 26
Money on hand	1,866 15		
Due from banks and bankers	3,391 98		
Total resources	$8,410 06	Total liabilities	$8,410 06

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
2,500 shares Senator Oil Co. stock	$2,500 00	$1,000 00	$2,500 00
100 shares San Joaquin	100 00	225 00	500 00
Totals	$2,600 00	$1,225 00	$3,000 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Merchants National Bank, Los Angeles	$1,894 80
Bank of Commerce, San Diego	1,002 09
First National Bank, San Diego	254 93
Kountze Bros., New York	240 16
Total	$3,391 98

JAS. H. BURNHAM—FOLSOM.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

Resources.		*Liabilities.*	
Bank premises and other real estate	$18,024 60	Capital paid in coin	$10,000 00
United States bonds	4,952 40	Profit and loss	8,276 37
Miscellaneous bonds and stocks	3,730 50	Due depositors	35,852 48
Loans on real estate	1,930 00	Other liabilities (rents collected)	2,285 60
Loans on personal security, including overdrafts	2,009 34		
Money on hand	3,768 45		
Due from banks and bankers	21,379 86		
Furniture and fixtures	525 00		
Expenses and taxes	94 30		
Total resources	$56,414 45	Total liabilities	$56,414 45

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Sacramento	$18,024 20	$20,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	$1,500 00	$5,500 00
El Dorado	430 00	2,000 00
Totals	$1,930 00	$7,500 00

AMOUNT INVESTED IN STOCKS, BONDS, AND WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
United States 4% bonds of 1925	$4,000 00	$4,952 40	$5,300 00
38 shares California State Bank stock	3,800 00	3,730 50	3,800 00
Totals	$7,800 00	$8,682 90	$9,100 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Wells, Fargo & Co.'s Bank, San Francisco	$7,864 18
California State Bank, Sacramento	8,962 36
Wells, Fargo & Co.'s Bank, New York	986 14
Hibernia Savings and Loan Society, San Francisco	2,185 50
San Francisco Savings Union	1,381 68
Total	$21,379 86

WEISSBEIN BROS. & CO.—GRASS VALLEY.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

JOSEPH WEISSBEIN and JACOB WEISSBEIN, Partners.

Resources.		*Liabilities.*	
Real estate	$59,295 19	Capital paid in coin	$50,000 00
County warrants	5 00	Profit and loss	3,599 68
Loans on real estate	50,480 07	Due depositors	107,845 26
Loans on personal security, including overdrafts	54,071 81	Due banks and bankers	10,000 00
Money on hand	2,413 05	Other liabilities	301 35
Due from banks and bankers	4,488 36		
Furniture and fixtures	600 80		
Other assets	392 01		
Total resources	$171,746 29	Total liabilities	$171,746 29

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Francisco	$26,776 50	$35,000 00
Nevada	32,518 69	40,000 00
Totals	$59,295 19	$75,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
San Francisco	$33,813 61	$50,000 00
Nevada	16,666 46	25,000 00
Totals	$50,480 07	$75,000 00

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Nevada County road scrip	$5 00	$5 00	$5 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$3,968 45
Zimmermann & Forshay	222 14
American Express Co.	297 77
Total	$4,488 36

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Gold dust	$392 01	$400 00

J. W. SURFACE & SON—IONE.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

J. W. Surface and Jacob Surface, Partners.

Resources.		*Liabilities.*	
Bank premises, leased.			
Other real estate	$22,172 66	Capital paid in coin	$20,000 00
Miscellaneous stocks	22,095 50	Profit and loss	7,348 04
Loans on real estate	2,130 00	Due depositors	70,551 52
Loans on stocks	2,000 00	Due banks and bankers	1,623 92
Loans on personal security, including overdrafts	47,696 26	Notes	2,892 33
Money on hand	2,269 63	Certificates of deposit	110 00
Furniture and fixtures	1,475 00		
Expenses and taxes	2,686 76		
Total resources	$102,525 81	Total liabilities	$102,525 81

Real Estate Owned by the Banking Firm.

County Situated In.	Cost on Books.	Market Value.
Amador	$6,192 66	$5,695 22
Alameda	3,500 00	4,060 00
Contra Costa	11,280 00	27,500 00
Santa Cruz	1,200 00	1,200 00
Totals	$22,172 66	$38,455 22

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Amador	$1,380 00	$3,700 00
Sacramento	750 00	1,600 00
Totals	$2,130 00	$5,300 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
1 share Ione Creamery Co. stock	$58 00	$58 00	$58 00
550 shares Amador County Roller Flour Mills stock	13,750 00	15,437 50	27,500 00
66 shares Brighton Milling Co. (Sacramento) stock	6,600 00	6,600 00	8,250 00
Totals	$20,408 00	$22,095 50	$35,808 00

Amount Loaned on Stocks.

	Par Value.	Amt. Loaned.	Market Value.
19 shares Brighton Milling Co. (Sacramento) stock	$1,900 00	$2,000 00	$2,375 00

Description of Other Assets.

	Amt. on Books.	Market Value.
Notes and personal security	$47,696 26	$47,696 26

E. L. & A. T. BICKFORD—NAPA.

(The Commercial and Savings Bank.)

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

E. L. Bickford, Cashier.

Resources.		*Liabilities.*	
Real estate	$5,985 00	Capital paid in coin	$25,000 00
Miscellaneous stocks	4,868 04	Reserve fund	671 22
County warrants	122 05	Due depositors	31,213 68
Loans on real estate	10,932 00		
Loans on stocks	6,796 20		
Loans on other securities (grain, etc.)	3,742 18		
Loans on personal security, including overdrafts	8,652 31		
Money on hand	4,096 25		
Due from banks and bankers	9,190 87		
Furniture and fixtures	2,500 00		
Total resources	$56,884 90	Total liabilities	$56,884 90

Real Estate Owned by the Banking Firm.

County Situated In.	Market Value.
Napa	$4,385 00
Los Angeles	1,600 00
Total	$5,985 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
Napa	$10,932 00	$28,000 00

Amount Invested in Stocks.

	Par Value.	Amt. Invested.	Market Value.
Napa Building and Loan Association stock	$4,800 00	$2,722 00	$4,057 16
"Renters" Building and Loan Ass'n stock	2,000 00	432 00	470 88
10 shares Napa City Water Co. stock	250 00	250 00	275 00
1 share Masonic Hall Association stock	100 00	75 00	75 00
Totals	$7,150 00	$3,479 00	$4,878 04

Amount Loaned on Stocks.

	Amt. Loaned.
Napa City Water Company stocks, various Building and Loan Association stocks, State and County warrants, Sawyer Tanning Company and Carver National Bank stocks	$6,796 20

The market value of these is considerably in excess of the amount loaned.

Amount Loaned on Other Securities.

	Amt. Loaned.
Crop mortgages on hay and grain, warehouse receipts, grain, chattel mortgages, paid-up life insurance policies	$3,742 18

Market value is largely in excess of the amount loaned.

Amount Due from, or Deposited with, other Banks or Bankers.

The San Francisco National Bank	$9,190 87

THOMAS ALDERSON—PLACERVILLE.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

THOMAS ALDERSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$4,000 00	Capital paid in coin	$28,000 00
Other real estate	11,000 00	Profit and loss	19,932 73
Miscellaneous bonds and stocks	800 00	Due depositors	20,316 80
County warrants	200 00	Due banks and bankers	950 16
Loans on real estate	17,500 00	Other liabilities	274 94
Loans on personal security, including overdrafts	13,012 96		
Money on hand	8,757 65		
Due from banks and bankers	13,604 02		
Furniture and fixtures	600 00		
Total resources	$69,474 63	Total liabilities	$69,474 63

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

San Francisco National Bank	$2,967 14
National Bank of D. O. Mills & Co., Sacramento	10,636 88
Total	$13,604 02

A. MIERSON—PLACERVILLE.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

Resources.		*Liabilities.*	
Bank premises and other real estate	$13,350 00	Capital paid in coin	$75,000 00
Miscellaneous bonds and stocks	12,150 00	Reserve fund	25,218 00
Loans on real estate	22,100 00	Due depositors	79,363 00
Loans on personal security, including overdrafts	65,380 00		
Money on hand	13,430 00		
Due from banks and bankers	29,471 00		
Expenses and taxes	23,700 00		
Total resources	$179,581 00	Total liabilities	$179,581 00

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	$13,350 00	$13,350 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
El Dorado	$22,100 00	$22,100 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
El Dorado Building and Loan Ass'n stock	$5,000 00	$2,725 00	$3,000 00
Acme Building and Loan Ass'n stock	5,000 00	2,725 00	3,150 00
Argonaut Building and Loan Ass'n stock	1,000 00	440 00	500 00
Spring Valley Water bonds	5,000 00	5,050 00	5,100 00
Masonic Hall Ass'n stock	300 00	300 00	300 00
El Dorado Fruit Ass'n stock	100 00	100 00	100 00
Totals	$16,400 00	$11,340 00	$12,150 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$9,420 00
California State Bank, Sacramento	896 00
Central National Bank, New York	9,645 00
German Savings and Loan Society, San Francisco	3,050 00
Hibernia Savings and Loan Society, San Francisco	4,000 00
San Francisco Savings Union	2,460 00
Total	$29,471 00

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Merchandise stock	$22,500 00	$22,500 00

CAPITAL BANKING AND TRUST COMPANY—SACRAMENTO.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

SPARROW SMITH and W. W. BASSETT, Partners. W. W. BASSETT, Cashier.

Resources.		*Liabilities.*	
Real estate	$969 20	Capital paid in coin	$14,100 00
Miscellaneous stocks	450 00	Reserve fund	2,000 00
County warrants	161 00	Profit and loss	3,122 47
Loans on real estate	2,739 70	Due depositors	55,061 60
Loans on personal security, including overdrafts	39,107 00	Due banks and bankers	104 40
Money on hand	17,852 50		
Due from banks and bankers	9,887 29		
Furniture and fixtures	2,175 87		
Expenses and taxes	1,045 91		
Total resources	$74,388 47	Total liabilities	$74,388 47

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
El Dorado	$824 18	$1,000 00
Yolo	145 02	320 00
Totals	$969 20	$1,320 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Sacramento	$2,496 00	$4,300 00
Pecos, Texas		
Cook, Illinois	243 70	700 00
Totals	$2,739 70	$5,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
6 shares Foresters' Hall stock	$600 00	$450 00	$600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

First National Bank, San Francisco	$4,805 24
Hanover National Bank, New York	2,039 62
National Bank of D. O. Mills & Co., Sacramento	3,042 43
Total	$9,887 29

BANK OF SAN BERNARDINO.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

LEWIS JACOBS, Sole Owner. O. NEWBURG, Assistant Manager.

Resources.		*Liabilities.*	
Bank premises	$7,000 00	Capital paid in coin	$150,000 00
Other real estate	68,402 14	Profit and loss	1,374 02
United States bonds	12,000 00	Due depositors	190,890 05
Miscellaneous bonds and stocks	57,662 50	Due banks and bankers	3,681 75
Loans on real estate	57,092 22		
Loans on stocks	6,737 25		
Loans on personal security, including overdrafts	66,491 06		
Money on hand	34,023 89		
Due from banks and bankers	32,276 76		
Furniture and fixtures	1,500 00		
Other assets (gold dust)	120 00		
Interest accrued	2,640 00		
Total resources	$345,945 82	Total liabilities	$345,945 82

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
San Bernardino	$7,000 00	$7,000 00
	65,902 14	65,902 14
Los Angeles	2,500 00	2,500 00
Totals	$75,402 14	$75,402 14

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.
San Bernardino	$31,157 94
Riverside	25,934 28
Total	$57,092 22

The market value is about the same amount.

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
50 shares London, Paris, and American Bank stock	----------	$5,625 00	$5,825 00
100 shares San Bernardino Hotel Building Association stock	----------	4,750 00	4,750 00
6% bonds Spring Valley Water Works	$10,000 00	11,300 00	11,400 00
4% bonds Spring Valley Water Works	5,000 00	5,125 00	5,200 00
4% bonds Union Pacific Railroad Co.	5,000 00	5,237 50	5,300 00
6% bonds Southern Pacific Railroad Co.	10,000 00	11,850 00	12,050 00
7% bonds City Creek Water Co., San Bernardino County	2,000 00	2,000 00	2,000 00
5% bonds Market Street Railroad Co., San Francisco	10,000 00	11,775 00	12,000 00
4% United States bonds (new)	10,000 00	12,000 00	13,400 00
Totals	----------	$69,662 50	$71,925 00

AMOUNT LOANED ON STOCKS.

	Amt. Loaned.
Stock of San Bernardino Hotel Building Association, Lytle Creek Water Co., City Creek Water Co., and Valley Land and Water Co.	$6,737 25

No open market price, but worth more than amount loaned.

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

London, Paris, and American Bank, San Francisco	$9,696 29
Kountze Bros., New York	22,580 47
Total	$32,276 76

BLOCHMAN BANKING CO.—SAN DIEGO.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

M. and L. A. Blochman, Partners. L. A. Blochman, Cashier.

A. Blochman, Manager.

Resources.		*Liabilities.*	
Real estate	$2,585 65	Capital paid in coin	$20,000 00
Miscellaneous bonds and stocks	6,805 84	Profit and loss	7,559 07
Miscellaneous warrants	652 19	Due depositors	82,458 67
Loans on real estate	7,939 00	Due banks and bankers	1,975 92
Loans on stocks and warrants	4,545 00		
Loans on other securities (grain, etc.)	9,302 70		
Loans on personal security, including overdrafts	39,976 72		
Money on hand	32,582 27		
Due from banks and bankers	4,071 74		
Furniture and fixtures	1,000 00		
Expenses and taxes	251 20		
Other assets	2,281 35		
Total resources	$111,993 66	Total liabilities	$111,993 66

Real Estate Owned by the Banking Firm.

County Situated In.	Cost on Books.	Market Value.
San Diego	$2,585 65	$3,500 00

Loans on Real Estate by Counties.

Name of County.	Amt. Loaned.	Market Value.
San Diego	$7,939 00	$20,000 00

Amount Invested in Stocks and Warrants.

	Par Value.	Amt. Invested.	Market Value.
Shares in San Diego Building and Loan Ass'n	$26,360 00	$6,805 84	$7,105 84
San Diego City warrants	248 40	248 40	248 40
San Diego County warrants	381 45	381 45	381 45
San Diego County school orders	22 34	22 34	22 34
Totals	$27,012 19	$7,458 03	$7,758 03

Amount Loaned on Stocks and Warrants.

	Par Value.	Amt. Loaned.	Market Value.
College Hill Land Association stock	$240,000 00	$1,250 00	$3,500 00
San Diego Building and Loan Association stock	150,000 00	2,470 00	3,200 00
Masonic Building Association stock	500 00	500 00	750 00
City and county warrants	375 00	325 00	375 00
Totals	$390,875 00	$4,545 00	$7,825 00

Amount Loaned on Other Securities.

	Amt. Loaned.	Value.
Warehouse receipts, chattel mortgages on cattle and printing plant, and life insurance policies	$9,302 70	$20,000 00

Amount Due from, or Deposited with, other Banks or Bankers.

Wells, Fargo & Co.'s Bank, New York	$1,158 58
Farmers and Merchants Bank, Los Angeles	2,267 81
London, Paris, and American Bank, San Francisco	70 81
Consolidated National Bank owes us $970 16; carried on our books	42 00
Savings Bank of San Diego County owes us $6,753 98; carried as	532 54
Total	$4,071 74

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Revenue stamps and pennies	$38 87	$150 00
Bullion on hand	816 98	825 00
Mexican and other foreign coin on hand	1,425 50	1,500 00
Totals	$2,281 35	$2,475 00

BANK OF JAMES A. COSTA & CO.—SAN JOSÉ.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

MARY E. COSTA, Cashier.

Resources.		*Liabilities.*	
County warrants	$73 20	Capital paid in coin	$4,000 00
Loans on personal security, including overdrafts	4,649 12	Profit and loss	3,682 87
Money on hand	6,045 01	Due depositors	4,746 78
Due from banks and bankers	562 32		
Furniture and fixtures	1,000 00		
Other assets	100 00		
Total resources	$12,429 65	Total liabilities	$12,429 65

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Bank of San José	$296 14
Anglo-Californian Bank, San Francisco	265 56
Illinois Trust and Savings Bank	62
Total	$562 32

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.
Account books of bank	$100 50

A.. P. HOTALING & CO.—SAN RAFAEL.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

R. M. HOTALING, F. C. HOTALING, and ELLA K. HOTALING, Partners.

S. M. AUGUSTINE, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,410 57	Capital paid in coin	$206,042 80
Other real estate	7,399 71	Due depositors	200,367 15
Miscellaneous stocks	26,230 25	City money	160 40
Loans on real estate	219,913 80		
Loans on personal security, including overdrafts	82,574 64		
Money on hand	35,513 17		
Due from banks and bankers	4,598 42		
Expenses and taxes	573 50		
Other assets	9,356 29		
Total resources	$406,570 35	Total liabilities	$406,570 35

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Marin	$27,810 28	$27,810 28

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Marin	$162,663 80	$162,663 80
Solano	1,250 00	1,250 00
Butte, Montana	40,000 00	40,000 00
San Francisco	16,000 00	16,000 00
Totals	$219,913 80	$219,913 80

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
77 shares Tomales Bank stock	$7,700 00	$17,580 25	$17,580 25
173 shares Marin County Water Co. stock	17,300 00	8,650 00	8,650 00
Totals	$25,000 00	$26,230 25	$26,230 25

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$4,483 48
Wickersham Banking Company, Petaluma	114 94
Total	$4,598 42

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Interest due and unpaid	$5,202 83	
A. P. Hotaling & Co., San Francisco	4,153 46	$9,929 79
Expenses and taxes	573 50	
Totals	$9,929 79	$9,929 79

CITIZENS BANK OF SONORA.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

THOS. W. WELLS, M. J. WELLS, WM. HARRINGTON, Partners.
THOS. W. WELLS, Manager.

Resources.		*Liabilities.*	
Bank premises	$20,040 53	Capital paid in coin	$18,000 00
Other real estate	10,000 00	Reserve fund	7,112 00
County warrants	4,505 50	Profit and loss	319 52
Loans on real estate	16,329 85	Due depositors	62,571 20
Loans on warrants	1,515 00	Cashier's drafts outstanding	2,917 30
Loans on personal security, including overdrafts	7,907 36		
Money on hand	3,745 92		
Due from banks and bankers	11,714 14		
Furniture and fixtures	5,088 52		
Expenses and taxes	2,316 75		
Checks for clearing-house	5,426 21		
Bullion on hand for refining	2,330 25		
Total resources	$90,920 03	Total liabilities	$90,920 03

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Tuolumne	$8,500 00	$30,000 00
Stanislaus	1,500 00	2,500 00
Totals	$10,000 00	$32,500 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt Loaned.
Tuolumne	$16,329 85

AMOUNT INVESTED IN WARRANTS.

	Par Value.	Amt. Invested.	Market Value.
Tuolumne County registered warrants	$4,505 50	$4,505 50	$4,505 50

AMOUNT LOANED ON WARRANTS.

	Par Value.	Amt. Loaned.	Market Value.
Tuolumne County registered warrants	$1,515 00	$1,515 00	$1,515 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Anglo-Californian Bank, San Francisco	$202 44
Wells, Fargo & Co.'s Bank, San Francisco	11,511 70
Total	$11,714 14

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Checks and exchanges on various banks for clearing-house	$5,426 21	$5,426 21

JACKSON DENNIS—SUTTER CREEK.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

JACKSON DENNIS, Owner.

Resources.		*Liabilities.*	
Bank premises	$2,500 00	Capital paid in coin	$30,000 00
Other real estate	15,127 00	Due depositors	5,648 32
Miscellaneous bonds and stocks	3,260 00	Other liabilities	6,000 00
Loans on real estate	2,370 00		
Loans on stocks	6,188 84		
Loans on personal security, including overdrafts	3,992 65		
Money on hand	2,385 98		
Due from banks and bankers	2,348 16		
Furniture and fixtures	1,425 00		
Other assets	2,050 69		
Total resources	$41,648 32	Total liabilities	$41,648 32

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.
Amador	$17,627 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Amador	$2,370 00	$3,000 00

AMOUNT INVESTED IN STOCKS AND BONDS.

	Par Value.	Amt. Invested.	Market Value.
Pacific Savings, Loan, and Building Association and other stocks and bonds	$14,955 00	$3,260 00	$3,260 00

AMOUNT LOANED ON STOCKS.

	Par Value.	Amt. Loaned.	Market Value.
1,500 shares Ophir Mining Co. stock			$870 00
550 shares Wildman Gold Mining Co. stock		$2,163 84	1,200 00
25 shares Pacific States Savings, Loan, and Building Association stock			750 00
9,995 shares Dennis Drug Co. stock	$9,995 00	3,850 00	9,995 00
620 shares Central Eureka Mining Co. stock	6,200 00	175 00	930 00
Totals	$16,195 00	$6,188 84	$13,745 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

American Bank and Trust Co.	$1,970 98
Bank of Amador County	177 18
Merchants National Bank, New York	200 00
Total	$2,348 16

DESCRIPTION OF OTHER ASSETS.

	Amt. on Books.	Market Value.
Loans on personal security	$2,544 45	$2,544 45
Accounts due	2,050 69	
Totals	$4,595 14	$2,544 45

WILLIAM COLLINS & SONS—VENTURA.

Showing the Condition of said Banking Firm at Close of Business August 11, 1900.

D. E. COLLINS and J. S. COLLINS, Partners. J. S. COLLINS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$18,500 00	Capital paid in coin	$100,000 00
Other real estate	34,350 06	Reserve fund	100,000 00
Miscellaneous stocks	52,005 00	Profit and loss	46,243 55
Loans on real estate	172,000 00	Due depositors	426,573 86
Loans on personal security, including overdrafts	298,346 27	Due banks and bankers	2,414 78
Money on hand	31,909 49	Exchange	81 10
Due from banks and bankers	66,173 07	Discount and interest	717 85
Furniture and fixtures	2,500 00		
Expenses and taxes	247 25		
Total resources	$676,031 14	Total liabilities	$676,031 14

REAL ESTATE OWNED BY THE BANKING FIRM.

County Situated In.	Cost on Books.	Market Value.
Ventura	$52,850 06	$60,000 00

LOANS ON REAL ESTATE BY COUNTIES.

Name of County.	Amt. Loaned.	Market Value.
Ventura	$172,000 00	$190,000 00

AMOUNT INVESTED IN STOCKS.

	Par Value.	Amt. Invested.	Market Value.
People's Lumber Co. stock	$415 00	$415 00	$600 00
California Bank (Oakland) stock	51,590 00	51,590 00	53,000 00
Totals	$52,005 00	$52,005 00	$53,600 00

AMOUNT DUE FROM, OR DEPOSITED WITH, OTHER BANKS OR BANKERS.

Laidlaw & Co., New York	$20,839 90
San Francisco National Bank, San Francisco	15,816 33
First National Bank, Los Angeles	8,492 27
California Bank, Oakland	21,024 57
Total	$66,173 07

ANNUAL REPORTS

FURNISHED BY

THE NATIONAL BANKS

IN THE STATE OF CALIFORNIA.

REPORTS OF NATIONAL BANKS.

FIRST NATIONAL BANK OF BERKELEY.

(Organized June, 1900.)

Showing its Financial Condition at Close of Business August 11, 1900.

A. W. Naylor, President. F. L. Naylor, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$50,000 00	Capital paid in coin	$100,000 00
Miscellaneous bonds, stocks, and warrants	53,884 64	Reserve and surplus fund	3,000 00
Premium on U. S. bonds	2,000 00	Undivided profits and contingent fund	1,925 57
Loans and discounts on personal security	209,836 86	Due depositors	287,235 02
Money on hand	18,713 20	Due banks and bankers	35,009 80
Due from banks and bankers	83,725 33	Certified checks	608 71
Furniture and fixtures	3,300 00		
Expenses and taxes	1,319 07		
Other assets—safe deposit vaults	5,000 00		
Total resources	$427,779 10	Total liabilities	$427,779 10

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: A. W. Naylor, 100; J. W. Havens, 20; J. R. Little, 35; W. H. Marston, 20; Frank M. Wilson, 10; W. B. Rising, 90; C. M. Gayley, 55. Total number of shares held by the Directors is 330.

FIRST NATIONAL BANK OF COLTON.

(Organized October 18, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. W. ROBERTS, President. HOWARD B. SMITH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$9,000 00	Capital paid in coin	$50,000 00
Real estate taken for debt	12,179 00	Reserve and surplus fund	10,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits and contingent fund	2,666 52
Miscellaneous bonds, stocks, and warrants	9,415 81	Due depositors	142,649 49
Redemption fund with U. S. Treasurer	625 00	National bank notes outstanding	12,500 00
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	98,525 31		
Money on hand	12,227 85		
Due from banks and bankers	60,713 20		
Furniture and fixtures	1,750 00		
Expenses and taxes	879 84		
Total resources	$217,816 01	Total liabilities	$217,816 01

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors are as follows: J. W. Roberts, S. M. Goddard, W. W. Wilcox, Geo. E. Burrall, Howard B. Smith.

FARMERS NATIONAL BANK OF FRESNO.

(Organized January 1, 1899.)

Showing its Financial Condition at Close of Business August 11, 1900.

ADOLPH KUTNER, President. WALTER SHOEMAKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$53,500 00	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	37,500 00	Reserve and surplus fund	10,000 00
Miscellaneous bonds, stocks, and warrants	50,512 50	Undivided profits and contingent fund	11,658 24
Redemption fund with U. S. Treasurer	1,875 00	Due depositors	457,115 81
Loans on stocks, bonds, and warrants	80,378 25	Due banks and bankers	7,688 22
Loans on other securities (grain, etc.)	32,716 00	State, county, or city money	64,313 59
Loans and discounts on personal security	360,676 47	National bank notes outstanding	37,500 00
Money on hand	35,052 66		
Due from banks and bankers	75,459 34		
Furniture and fixtures	7,650 00		
Expenses and taxes	1,491 24		
Overdrafts	1,374 40		
Total resources	$738,185 86	Total liabilities	$738,185 86

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Adolph Kutner, 422½; Alex. Goldstein, 30; Alex. Gordon, 15; Alfred Kutner, 15; E. E. Manheim, 15. Total number of shares held by the Directors is 497½.

FIRST NATIONAL BANK OF FRESNO.

(Organized March 16, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

O. J. Woodward, President. E. A. Walrond, Cashier.

Resources.		*Liabilities.*	
Bank premises	$37,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	31,473 04	Reserve and surplus fund	150,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	36,947 25
Miscellaneous bonds, stocks, and warrants	97,649 53	Due depositors	951,495 57
Redemption fund with U. S. Treasurer	1,250 00	Due banks and bankers	26,645 11
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	789,127 12	National bank notes outstanding	25,000 00
Money on hand	97,351 77	Certified checks	2,242 30
Due from banks and bankers	208,005 92		
Furniture and fixtures	3,500 00		
Expenses and taxes	1,972 85		
Total resources	$1,292,330 23	Total liabilities	$1,292,330 23

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. J. Woodward, 100; Jacob Vogel, 100; W. J. Dickey, 60; T. C. White, 70; E. Kennedy, 200. Total number of shares held by the Directors is 530.

FRESNO NATIONAL BANK.

(Organized June, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

THOS. W. PATTERSON, President. C. ALLISON TELFER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$33,000 00	Capital paid in coin	$200,000 00
Real estate taken for debt	97,730 02	Reserve and surplus fund	7,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	6,774 45
Miscellaneous bonds, stocks, and warrants	91,265 00	Due depositors	371,438 58
Redemption fund with U. S. Treasurer	2,500 00	Due banks and bankers	5,482 02
Premium on U. S. bonds	1,875 00	State, county, or city money	60,595 81
Loans on stocks, bonds, and warrants		National bank notes outstanding	50,000 00
Loans on other securities (grain, etc.)	302,917 28	Certified checks	2,570 60
Loans and discounts on personal security		Other liabilities (unpaid dividends)	312 00
Money on hand	45,689 00		
Due from banks and bankers	70,699 33		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,138 89		
Treasurer of United States	750 00		
Suspense account	465 72		
Revenue stamps	640 35		
Collections	2,502 87		
Total resources	$704,173 46	Total liabilities	$704,173 46

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas W. Patterson, 53; John McMullin, 10; W. F. McVey, 10; F. D. Vanderlip, 50; D. A. Reed, 20; Lewis H. Smith, 13; Dan Brown, Jr., 50. Total number of shares held by the Directors is 206.

FIRST NATIONAL BANK OF LOS ANGELES.

(Organized 1875. Nationalized August 1, 1880.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. M. Elliott, President. Frank A. Gibson, Cashier.

Resources.		*Liabilities.*	
Bank premises	$55,000 00	Capital paid in coin	$400,000 00
Real estate taken for debt	83,217 00	Reserve and surplus fund	80,000 00
U. S. bonds to secure circulation	275,000 00	Undivided profits and contingent fund	234,648 29
Miscellaneous bonds, stocks, and warrants	192,975 91	Due depositors	2,657,235 54
Redemption fund with U. S. Treasurer	13,750 00	Due banks and bankers	103,213 91
Loans on stocks, bonds, and warrants	193,480 11	National bank notes outstanding	195,500 00
Loans on other securities (grain, etc.)	176,882 54	Certified checks	2,512 95
Loans and discounts on personal security	1,468,057 05		
Money on hand	502,082 12		
Due from banks and bankers	667,697 94		
Expenses and taxes	6,194 45		
Other assets	38,773 57		
Total resources	$3,673,110 69	Total liabilities	$3,673,110 69

The amount of capital stock is $400,000; amount subscribed is $400,000; total amount actually paid in coin by stockholders for capital stock is $400,000. The total number of shares of stock issued is 4,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John D. Bicknell, 20; J. C. Drake, 20; J. M. Elliott, 100; Jno. D. Hooker, 15; H. Jevne, 13; Wm. G. Kerckhoff, 50; F. Q. Story, 60. Total number of shares held by the Directors is 278.

LOS ANGELES NATIONAL BANK.

(Organized April 3, 1883.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. C. Patterson, President. W. D. Woolwine, Cashier.

Resources.		*Liabilities.*	
Bank premises	$156,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	10,910 10	Reserve and surplus fund	100,000 00
U. S. bonds to secure circulation	500,000 00	Undivided profits and contingent fund	17,999 79
Miscellaneous bonds, stocks, and warrants	238,553 65	Due depositors	1,599,410 10
Redemption fund with U. S. Treasurer	25,000 00	Due banks and bankers	88,372 94
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	1,236,185 11	National bank notes outstanding	496,850 00
		Certified checks	995 00
		Other liabilities (cashier's checks)	5,719 57
Money on hand	391,337 08		
Due from banks and bankers	236,054 38		
Furniture and fixtures	10,000 00		
Expenses and taxes	4,521 13		
Other assets	785 95		
Total resources	$2,809,347 40	Total liabilities	$2,809,347 40

The amount of capital stock is $500,000; amount subscribed is $500,000; total amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Brown, 125; R. L. Craig, 20; Frank P. Flint, 65; P. M. Green, 180; John R. Haynes, 35; L. C. McKeeby, 70; W. C. Patterson, 193; Wm. M. Van Dyke, 60; W. D. Woolwine, 192. Total number of shares held by the Directors is 940.

NATIONAL BANK OF CALIFORNIA—LOS ANGELES.

(Organized September, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN M. C. MARBLE, President. A. HADLEY, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$40,658 03	Capital paid in coin	$200,000 00
U. S. bonds to secure circulation	168,000 00	Reserve and surplus fund	30,000 00
Miscellaneous bonds, stocks, and warrants	33,670 39	Undivided profits and contingent fund	17,269 63
Redemption fund with U. S. Treasurer	8,400 00	Due depositors	640,816 63
Premium on U. S. bonds	2,192 79	Due banks and bankers	12,181 51
Loans on stocks, bonds, and warrants	166,268 59	National bank notes outstanding	168,000 00
Loans on other securities (grain, etc.)	24,975 52	Certified checks	2,402 76
Loans and discounts on personal security	330,047 28		
Money on hand	108,408 83		
Due from banks and bankers	177,441 17		
Furniture and fixtures	6,064 00		
Expenses and taxes	3,518 93		
Other assets	1,025 00		
Total resources	$1,070,670 53	Total liabilities	$1,070,670 53

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: John M. C. Marble, 725; John E. Marble, 85; J. E. Fishburn, 81; O. T. Johnson, 70; S. C. Hubbell, 36; W. S. De Van, 20; R. I. Rogers, 32. Total number of shares held by the Directors is 1,049.

MERCHANTS NATIONAL BANK—LOS ANGELES.

(Organized August, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. L. Graves, President. W. H. Holliday, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$18,740 00	Capital paid in coin	$200,000 00
U. S. bonds to secure circulation	200,000 00	Reserve and surplus fund	40,000 00
Miscellaneous stocks, bonds, and warrants	70,850 85	Undivided profits and contingent fund	42,861 76
Redemption fund with U. S. Treasurer	10,000 00	Due depositors	904,766 29
Premium on U. S. bonds	16,632 92	Due banks and bankers	80,239 50
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	703,308 77	National bank notes outstanding	196,850 00
		Certified checks	3,732 50
		Dividends unpaid	40 00
Money on hand	146,333 17		
Due from banks and bankers	299,260 04		
Furniture and fixtures	3,364 30		
Total resources	$1,468,490 05	Total liabilities	$1,468,490 05

The amount of capital stock is $200,000; the total amount actually paid in coin by stockholders for capital stock is $200,000.

The names of the Directors, and number of shares of stock held by each, are as follows: W. L. Graves, 386; W. H. Avery, 50; W. F. Bosbyshell, 52; E. P. Bosbyshell, 133; W. H. Holliday, 310; C. N. Flint, 40; H. T. Newell, 50; L. N. Breed, 10; F. M. Lyon, 45; Percy R. Wilson, 20; W. L. Vail, 10. Total number of shares held by the Directors is 1,106.

FIRST NATIONAL BANK OF MODESTO.

(Organized February 28, 1884.)

Showing its Financial Condition at Close of Business August 11, 1900.

O. M. Henry, President. J. E. Ward, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$4,000 00	Capital paid in coin	$100,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	19,000 00
Miscellaneous bonds, stocks, and warrants	38 14	Undivided profits and contingent fund	2,786 93
Redemption fund with U. S. Treasurer	1,250 00	Due depositors	117,963 84
Loans on stocks, bonds, and warrants	4,900 00	Due banks and bankers	57,462 39
Loans on other securities (grain, etc.)	52,872 12	National bank notes outstanding	25,000 00
Loans and discounts on personal security	174,123 50		
Money on hand	20,934 98		
Due from banks and bankers	38,294 42		
Furniture and fixtures	800 00		
Total resources	$322,213 16	Total liabilities	$322,213 16

The amount of capital stock is $250,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: O. M. Henry, 461; W. B. Wood, 40; A. Hewel, 50; J. P. Fuller, 22; Garrison Turner, 20. Total number of shares held by the Directors is 593.

FIRST NATIONAL BANK OF MONROVIA.

(Organized 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. Bartle, President. W. A. Chess, Cashier.

Resources.		*Liabilities.*	
Bank premises	$12,500 00	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	12,500 00	Reserve and surplus fund	5,200 00
Miscellaneous bonds, stocks, and warrants	15,225 00	Undivided profits and contingent fund	4,726 74
Redemption fund with U. S. Treasurer	562 50	Due depositors	130,775 86
Loans on stocks, bonds, and warrants	22,900 00	National bank notes outstanding	11,250 00
Loans and discounts on personal security	97,278 48	Certified checks	175 00
Money on hand	5,190 50		
Due from banks and bankers	31,274 04		
Furniture and fixtures	2,000 00		
Expenses and taxes	2,185 88		
Other assets	386 20		
Revenue stamps	125 00		
Total resources	$202,127 60	Total liabilities	$202,127 60

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors are as follows: Herman W. Hellman, T. L. Duque, J. F. Sartori, J. H. Bartle, C. K. Ingersoll.

FIRST NATIONAL BANK OF OAKLAND.

(Organized April, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. E. Bowles, President. L. G. Burpee, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$74,533 79	Capital paid in coin	$300,000 00
U. S. bonds to secure circulation	50,000 00	Reserve and surplus fund	36,500 00
Miscellaneous bonds, stocks, and warrants	58,736 74	Undivided profits, and contingent fund	25,811 33
Redemption fund with U. S. Treasurer	2,500 00	Due depositors	420,637 54
Loans on stocks, bonds, and warrants	654,459 01	Due banks and bankers	100,517 87
Loans on other securities (grain, etc.)		National bank notes outstanding	50,000 00
Loans and discounts on personal security		Certified checks	593 64
Money on hand	70,115 19	Other liabilities	150 00
Due from banks and bankers	15,932 63		
Furniture and fixtures	4,250 00		
Expenses and taxes	3,683 02		
Total resources	$934,210 38	Total liabilities	$934,210 38

The amount of capital stock is $300,000; amount subscribed is $300,000; total amount actually paid in coin by stockholders for capital stock is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: P. E. Bowles, 557; G. W. McNear, 405; L. G. Burpee, 10; L. C. Morehouse, 88; E. W. Runyon, 229; W. H. Taylor, 20; Wallace Everson, 10; G. W. McNear, Jr., 10; W. H. Chickering, 10. Total number of shares held by the Directors is 1,339.

UNION NATIONAL BANK—OAKLAND.

(Organized May 20, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

Thomas Prather, President. C. E. Palmer, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$20,961 63	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	50,000 00	Reserve and surplus fund	100,000 00
Miscellaneous bonds, stocks, and warrants	87,778 91	Undivided profits and contingent fund	37,992 99
Redemption fund with U. S. Treasurer	2,500 00	Due depositors	712,559 50
Loans on stocks, bonds and warrants	298,724 00	State, county, or city money	80,000 00
Loans on other securities (grain, etc.)	121,672 66	National bank notes outstanding	50,000 00
Loans and discounts on personal security	438,560 50	Certified checks	6,002 58
Money on hand	76,898 56	Dividends unpaid	250 00
Due from banks and bankers	43,915 66	Letters of credit	8,950 00
Furniture and fixtures	3,691 58		
Expenses and taxes	1,051 57		
Total resources	$1,145,755 07	Total liabilities	$1,145,755 07

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Edson F. Adams, 251; John Charles Adams, 251; R. S. Farrelly, 80; S. F. Martin, 99; A. A. Moore, 25; C. E. Palmer, 26; Thomas Prather, 253. Total number of shares held by the Directors is 985.

FIRST NATIONAL BANK OF PASADENA.

(Organized May 10, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

P. M. Green, President. Ernest H. May, Cashier.

Resources.		*Liabilities.*	
Bank premises	$43,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	46,370 00	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits and contingent fund	12,463 71
Miscellaneous bonds, stocks, and warrants	149,320 00	Due depositors	736,956 60
Redemption fund with U. S. Treasurer	5,000 00	Due banks and bankers	11,161 41
Premium on U. S. bonds	3,238 34	State, county, or city money	39,238 41
Loans on stocks, bonds, and warrants	111,867 12	National bank notes outstanding	100,000 00
Loans on other securities (real estate)	9,768 00	Certified checks	1,220 00
Loans and discounts on personal security	380,933 88		
Money on hand	65,692 84		
Due from banks and bankers	131,669 80		
Furniture and fixtures	500 00		
Expenses and taxes	3,680 15		
Total resources	$1,051,040 13	Total liabilities	$1,051,040 13

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: B. F. Ball, 135; H. G. Bennett, 10; P. M. Green, 50; H. M. Hamilton, 60; H. H. Markham, 20; A. K. McQuilling, 20; G. D. Patten, 20. Total number of shares held by the Directors is 315.

PASADENA NATIONAL BANK.

(Organized August 23, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEO. F. KERNAGHAN, President. CHAS. A. SMITH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$7,383 47	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	26,000 00	Reserve and surplus fund	1,028 92
Miscellaneous bonds, stocks, and warrants	54,510 18	Undivided profits and contingent fund	9,298 22
Redemption fund with U. S. Treasurer	1,300 00	Due depositors	136,462 07
Premium on U. S. bonds	1,553 21	Due banks and bankers	196 77
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans on discounts on personal security	96,325 09	National bank notes outstanding	24,500 00
		Certified checks	1,000 00
Money on hand	8,111 35		
Due from banks and bankers	22,369 48		
Furniture and fixtures	2,952 25		
Expenses and taxes	1,867 72		
Overdrafts	113 23		
Total resources	$222,485 98	Total liabilities	$222,485 98

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: George F. Kernaghan, 12½; M. E. Wood, 10; C. J. Willett, 20; J. C. Fraser, 27½; W. J. Richardson, 17½; Charles Legge, 10; Charles A. Smith, 10. Total number of shares held by the Directors is 107½.

FIRST NATIONAL BANK OF POMONA.

(Organized June 10, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN LAW, President. CHAS. E. WALKER, Cashier.

Resources.		*Liabilities.*	
Bank premises	$23,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	1,653 72	Reserve and surplus fund	20,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits and contingent fund	21,867 26
Miscellaneous bonds, stocks, and warrants	15,500 00	Due depositors	508,544 72
Redemption fund with U. S. Treasurer	3,375 00	National bank notes outstanding	64,550 00
Premium on U. S. bonds	2,539 00	Certified checks	3,487 50
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	313,539 04		
Money on hand	30,749 45		
Due from banks and bankers	247,695 34		
Furniture and fixtures	4,500 00		
Expenses and taxes	897 93		
Total resources	$718,449 48	Total liabilities	$718,449 48

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Thomas Coates, 35; A. T. Currier, 30; Franklin Cogswell, 30; M. M. Dewey, 20; John A. Gallup, 54; John Law, 130. Total number of shares held by the Directors is 299.

NATIONAL BANK OF POMONA.

(Organized December 10, 1891.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. T. BRADY, President. G. A. LATHROP, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$22,500 00	Capital paid in coin	$50,000 00
Miscellaneous bonds, stocks, and warrants	8,054 90	Reserve and surplus fund	4,750 00
Redemption fund with U. S. Treasurer	562 50	Undivided profits and contingent fund	4,892 16
Premium on U. S. bonds	462 50	Due depositors	226,250 55
Loans on other securities (grain, etc.)	18,000 00	National bank notes outstanding	10,250 00
Loans and discounts on personal security	159,407 33		
Money on hand	33,541 56		
Due from banks and bankers	40,922 64		
Furniture and fixtures	2,200 00		
Expenses and taxes	886 94		
Other assets	9,604 34		
Total resources	$296,142 71	Total liabilities	$296,142 71

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. T. Brady, 155; James Becket, 12; L. C. Meredith, 10; C. H. Bartlett, 10; G. A. Lathrop, 70; Joseph Douglass, 20; M. B. Campbell, 35. Total number of shares held by the Directors is 312.

FIRST NATIONAL BANK OF REDLANDS.

(Organized May 29, 1888.)

Showing its Financial Condition at Close of Business August 11, 1900.

F. P. Morrison, President. ——— ———, Cashier.

Resources.		*Liabilities.*	
Bank premises	$37,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	15,934 69	Reserve and surplus fund	20,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	18,003 07
Miscellaneous bonds, stocks, and warrants	64,637 07	Due depositors	285,128 48
Redemption fund with U. S. Treasurer	1,250 00	Due banks and bankers	64,851 49
Premium on U. S. bonds	815 00	National bank notes outstanding	25,000 00
Loans on stocks, bonds, and warrants	134,717 70	Certified checks	85 00
Loans and discounts on personal security	147,192 01	Other liabilities (dividend unpaid)	192 00
Money on hand	19,890 50		
Due from banks and bankers	61,731 34		
Furniture and fixtures	2,500 00		
Expenses and taxes	2,039 73		
Other assets (I. R. stamps)	552 00		
Total resources	$513,260 04	Total liabilities	$513,260 04

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: F. P. Morrison, 217; S. C. Haver, 10; Henry Fisher, 15; J. J. Suess, 10; Kirke H. Field, 14; George A. Cook, 50. Total number of shares held by the Directors is 316.

FIRST NATIONAL BANK OF RIVERSIDE.

(Organized June 3, 1885.)

Showing its Financial Condition at Close of Business August 11, 1900.

JOHN J. HEWITT, President. G. E. BITTINGER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$12,279 68	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	25,000 00	Surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	4,161 87	Undivided profits, and contingent fund	11,560 02
Redemption fund with U. S. Treasurer	1,250 00	Due depositors	684,077 19
Loans on stocks, bonds, and warrants		National bank notes outstanding	25,000 00
Loans on other securities (grain, etc.)	149,584 36	Other liabilities	100 00
Loans and discounts on personal security			
Money on hand	69,653 84		
Due from banks and bankers	523,937 87		
Furniture and fixtures	3,603 58		
Expenses and taxes	1,256 51		
Other assets	9 50		
Total resources	$790,737 21	Total liabilities	$790,737 21

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors are as follows: John J. Hewitt, L. C. Waite, G. E. Bittinger, A. P. Johnson, I. V. Gilbert, S. J. Castleman, S. McCoy, J. A. Simms, J. S. Castleman.

NATIONAL BANK OF D. O. MILLS & CO.—SACRAMENTO.

(Organized 1849. Incorporated 1872.)

Showing its Financial Condition at Close of Business August 11, 1900.

FRANK MILLER, President. C. F. DILLMAN, Cashier.

Resources.		*Liabilities.*	
Bank premises	$20,000 00	Capital paid in coin	$500,000 00
Real estate taken for debt	500 00	Reserve and surplus fund	100,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits and contingent fund	154,793 92
Miscellaneous bonds, stocks, and warrants	180,569 20	Due depositors	2,086,283 73
Redemption fund with U. S. Treasurer	3,650 00	Due banks and bankers	144,769 66
Loans on stocks, bonds, and warrants	213,000 00	National bank notes outstanding	50,000 00
Loans on other securities (grain, etc.)	124,000 00	Certified checks	43,776 10
Loans and discounts on personal security	1,378,282 56		
Money on hand	238,393 40		
Due from banks and bankers	816,180 76		
Expenses and taxes	5,047 49		
Total resources	$3,079,623 41	Total liabilities	$3,079,623 41

The amount of capital stock is $500,000; amount subscribed is $500,000; the tota amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Mills, 1,538; Edgar Mills, 1,188; Frank Miller, 451⅔; S. Prentiss Smith, 250; Chas. F. Dillman, 175. Total number of shares held by the Directors is 3,602⅔.

FIRST NATIONAL BANK OF SALINAS.

(Organized June 17, 1897.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. Menke, President. B. G. Tognazzi, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$12,500 00	Capital paid in coin	$50,000 00
Miscellaneous bonds, stocks, and warrants	10,520 00	Reserve and surplus fund	2,500 00
Redemption fund with U. S. Treasurer	625 00	Undivided profits and contingent fund	2,710 24
Loans on other securities (grain, etc.)	5,000 00	Due depositors	139,911 40
Loans and discounts on personal security	128,050 53	Due banks and bankers	638 28
Money on hand	18,495 50	State, county, or city money	4,635 67
Due from banks and bankers	33,300 11	National bank notes outstanding	12,500 00
Furniture and fixtures	2,000 00	Other liabilities	265 35
Expenses and taxes	869 82		
Other assets	1,799 98		
Total resources	$213,160 94	Total liabilities	$213,160 94

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Menke, 22; Jno. K. Alexander, 10; Jno. W. Patton, 20; Chas. L. Pirda, 10; O. A. Hale, 10; Henry Brunner, 102; F. Piazzoni, 20; Jno. Berges, 10; Jeremiah Casey, 10. Total number of shares held by the Directors is 214.

FIRST NATIONAL BANK OF SANTA ANA.

(Organized May, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

M. M. Crookshank, President. R. F. Chilton, Cashier.

Resources.		*Liabilities.*	
Bank premises	$49,000 00	Capital paid in coin	$100,000 00
Real estate taken for debt	2,821 36	Reserve and surplus fund	16,000 00
U. S. bonds to secure circulation	99,870 40	Undivided profits and contingent fund	5,253 70
Miscellaneous bonds, stocks, and warrants	700 00	Due depositors	474,498 52
Redemption fund with U. S. Treasurer	2,942 50	Due banks and bankers	2,918 98
Premium on U. S. bonds	1,944 05	National bank notes outstanding	82,850 00
Loans on stocks, bonds, and warrants	6,039 00		
Loans on other securities (grain, etc.)	35,090 00		
Loans and discounts on personal security	339,691 01		
Money on hand	68,495 06		
Due from banks and bankers	72,691 77		
Furniture and fixtures	1,000 00		
Expenses and taxes	1,236 05		
Total resources	$681,521 20	Total liabilities	$681,521 20

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: M. M. Crookshank, 246; Jos. Yoch, 13; Geo. W. Minter, 16; C. E. French, 33; Geo. W. Ford, 40; John McFadden, 10; D. M. Dorman, 100; J. W. Towner, 10. Total number of shares held by the Directors is 458.

FIRST NATIONAL BANK OF SANTA BARBARA.

(Organized March 24, 1873.)

Showing its Financial Condition at Close of Business August 11, 1900.

R. B. Canfield, President. H. P. Lincoln, Cashier.

Resources.		*Liabilities.*	
Bank premises	$21,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	68,886 41	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits and contingent fund	13,518 60
Miscellaneous bonds, stocks, and warrants	11,706 68	Due depositors	332,311 25
Redemption fund with U. S. Treasurer	1,250 00	Due banks and bankers	561 67
Loans and discounts on personal security	232,685 74	National bank notes outstanding	25,000 00
Money on hand	54,138 56	Certified checks	10 00
Due from banks and bankers	100,205 09		
Furniture and fixtures	4,847 50		
Expenses and taxes	1,181 54		
Total resources	$521,401 52	Total liabilities	$521,401 52

THE SANTA BARBARA COUNTY NATIONAL BANK.

(Organized November 1, 1875.)

Showing its Financial Condition at Close of Business August 11, 1900.

W. M. Eddy, President. E. S. Sheffield, Cashier.

Resources.		*Liabilities.*	
Bank premises	$24,500 00	Capital paid in coin	$100,000 00
Real estate taken for debt	7,150 00	Reserve and surplus fund	50,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	26,825 58
Miscellaneous bonds, stocks, and warrants	19,043 69	Due depositors	369,378 90
Redemption fund with U. S. Treasurer	1,250 00	Due banks and bankers	1,451 09
Premium on U. S. bonds	1,514 31	National bank notes outstanding	18,700 00
Loans and discounts on personal security	211,111 77		
Money on hand	70,746 35		
Due from banks and bankers	174,071 61		
Furniture and fixtures	3,500 00		
Expenses and taxes	2,749 16		
Other assets	718 68		
Total resources	$566,355 57	Total liabilities	$566,355 57

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. M. Eddy, 449½; C. H. Edwards, 20; Joseph Howard, 10; C. B. Bates, 10; H. B. Doremus, 48; E. S. Sheffield, 25. Total number of shares held by the Directors is 562½.

SAN BERNARDINO NATIONAL BANK.

(Organized November, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. W. Roberts, President. W. S. Hooper, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$27,249 75	Capital paid in coin	$100,000 00
U. S. bonds to secure circulation	25,000 00	Reserve and surplus fund	20,000 00
Miscellaneous bonds, stocks, and warrants	15,075 22	Undivided profits and contingent fund	27,696 58
Redemption fund with U. S. Treasurer	1,125 00	Due depositors	371,311 98
Loans on stocks, bonds, and warrants	297,250 11	Due banks and bankers	6,190 44
Loans on other securities (grain, etc.)		National bank notes outstanding	25,000 00
Loans and discounts on personal security		Certified checks	2,336 28
Money on hand	37,633 98	Dividends unpaid	125 00
Due from banks and bankers	142,540 92		
Furniture and fixtures	5,500 00		
Expenses and taxes	1,285 30		
Total resources	$552,660 28	Total liabilities	$552,660 28

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. W. Roberts, 242½; W. S. Hooper, 60; H. P. Stow, 200; I. R. Brunn, 25; E. D. Roberts, 50; H. E. Harris, 25; H. B. Smith, 10. Total number of shares held by the Directors is 612½.

FIRST NATIONAL BANK OF SAN DIEGO.

(Organized September 18, 1883.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. GRUENDIKE, President. D. F. GARRETTSON, Cashier.

Resources.		*Liabilities.*	
Bank premises	$60,000 00	Capital paid in coin	$150,000 00
Real estate taken for debt	65,912 25	Reserve and surplus fund	10,500 00
U. S. bonds to secure circulation	37,500 00	Undivided profits and contingent fund	29,341 63
Miscellaneous stocks, bonds, and warrants	38,191 76	Due depositors	593,308 94
Redemption fund with U. S. Treasurer	1,875 00	Due banks and bankers	10,247 35
Loans on stocks, bonds, and warrants	408,176 32	National bank notes outstanding	37,500 00
Loans on other securities (grain, etc.)		Certified checks	2,673 90
Loans and discounts on personal security			
Money on hand	76,992 51		
Due from banks and bankers	130,611 90		
Furniture and fixtures	6,500 00		
Expenses and taxes	6,479 50		
Other assets	1,332 58		
Total resources	$833,571 82	Total liabilities	$833,571 82

The amount of capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. Gruendike, 240½; Geo. Hannahs, 50; Heber Ingle, 29; Oscar A. Trippet, 17½; J. W. Sefton, 55; J. C. Braly, 10; D. F. Garrettson, 87⅝. Total number of shares held by the Directors is 489⅝.

MERCHANTS NATIONAL BANK OF SAN DIEGO.

(Organized April, 1893.)

Showing its Financial Condition at Close of Business August 11, 1900.

EDWARD IVINSON, President. G. B. GROW, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$25,000 00	Capital paid in coin	$100,000 00
Miscellaneous bonds, stocks, and warrants	801 40	Reserve and surplus fund	20,000 00
Redemption fund with U. S. Treasurer	1,125 00	Undivided profits and contingent fund	12,110 85
Loans on stocks, bonds, and warrants	94,364 21	Due depositors	462,274 23
Loans and discounts on personal security	260,747 43	Due banks and bankers	981 35
Money on hand	63,429 31	National bank notes outstanding	22,500 00
Due from banks and bankers	170,299 24	Certified checks	737 50
Furniture and fixtures	780 00		
Expenses and taxes	2,057 34		
Total resources	$618,603 93	Total liabilities	$618,603 93

The amount of capital stock is $100,000; amount subscribed is $100,000; total amount actually paid in coin by stockholders for capital stock is $100,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $100.

CROCKER-WOOLWORTH NATIONAL BANK OF SAN FRANCISCO.

(Organized 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

WM. H. CROCKER, President. G. W. KLINE, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$50,000 00	Capital paid in coin	$1,000,000 00
U. S. bonds to secure circulation	100,000 00	Reserve and surplus fund	875,000 00
Miscellaneous bonds, stocks, and warrants	211,567 90	Undivided profits, and contingent fund	32,989 01
Redemption fund with U. S. Treasurer	5,000 00	Due depositors	5,192,928 48
Loans on stocks, bonds, and warrants	2,731,228 94	Due banks and bankers	1,028,238 94
Loans and discounts on personal security	3,100,179 83	National bank notes outstanding	100,000 00
Money on hand	1,164,506 84	Certified checks	70,850 26
Due from banks and bankers	933,603 59		
Expenses and taxes	2,624 47		
Other assets (Revenue stamps)	1,295 12		
Total resources	$8,300,006 69	Total liabilities	$8,300,006 69

The amount of capital stock is $1,000,000; amount subscribed is $1,000,000; total amount actually paid in coin by stockholders for capital stock is $1,000,000. The total number of shares of stock issued is 10,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: Wm. H. Crocker, 1,103; W. E. Brown, 250; G. W. Kline, 100; Henry J. Crocker, 10; E. B. Pond, 50; Geo. W. Scott, 10; C. E. Green, 50. Total number of shares held by the Directors is 1,573.

FIRST NATIONAL BANK OF SAN FRANCISCO.

(Organized October, 1870.)

Showing its Financial Condition at Close of Business August 11, 1900.

S. G. MURPHY, President. JAMES K. LYNCH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$325,000 00	Capital paid in coin	$1,500,000 00
Real estate taken for debt	21,671 85	Reserve and surplus fund	1,000,000 00
U. S. bonds to secure circulation	1,000,000 00	Undivided profits and contingent fund	157,141 43
Miscellaneous bonds, stocks, and warrants	577,163 29	Due depositors	4,603,635 14
Redemption fund with U. S. Treasurer	50,000 00	Due banks and bankers	1,293,677 05
Premium on U. S. bonds	47,061 78	National bank notes outstanding	1,000,000 00
Loans on stocks, bonds and warrants	1,824,597 48	Certified checks	31,239 11
Loans on other securities (grain, etc.)	138,147 45	Other liabilities	750,836 82
Loans and discounts on personal security	3,253,807 73		
Money on hand	1,275,331 60		
Due from banks and bankers	1,070,249 10		
Expenses and taxes	2,662 45		
Other assets	750,836 82		
Total resources	$10,336,529 55	Total liabilities	$10,336,529 55

The amount of capital stock is $1,500,000; amount subscribed is $1,500,000; total amount actually paid in coin by stockholders for capital stock is $1,500,000. The total number of shares of stock issued is 15,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: S. G. Murphy, 250; James Moffitt, 1,028; Geo. A. Low, 300; J. Downey Harvey, 568; Thomas Jennings, 171; J. W. Van Bergen, 50; James D. Phelan, 78; J. A. Hooper, 95; Geo. C. Perkins, 100. Total number of shares held by the Directors is 2,640.

NEVADA NATIONAL BANK OF SAN FRANCISCO.

(Organized January 1, 1898.)

Showing its Financial Condition at Close of Business August 11, 1900.

ISAIAS W. HELLMAN, President. GEO. GRANT, Cashier.

Resources.		*Liabilities.*	
U. S. bonds	$1,110,000 00	Capital paid in coin	$3,000,000 00
Miscellaneous bonds and stocks	912,599 88	Reserve and surplus fund	600,000 00
Redemption fund with U. S. Treasurer	30,765 00	Undivided profits and contingent fund	398,817 85
Premium on U. S. bonds	17,668 60	Due depositors	4,679,644 40
Loans on stocks, bonds, and warrants	1,166,350 00	Due banks and bankers	1,864,353 10
Loans on other securities (grain, etc.)	353,710 46	National bank notes	494,050 00
Loans and discounts on personal security	3,869,412 92	Certified checks	3,936 00
Money on hand	2,259,236 15	Other liabilities	121,527 77
Due from banks and bankers	1,419,960 24	Sterling credits	1,176,348 20
Furniture and fixtures	3,450 00		
Expenses and taxes	19,175 87		
Customers' liability under letters of credit	1,176,348 20		
Total resources	$12,338,677 32	Total liabilities	$12,338,677 32

The amount of capital stock is $3,000,000; amount subscribed is $3,000,000; total amount actually paid in coin by stockholders for capital stock is $3,000,000. The total number of shares of stock issued is 30,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. F. Allen, 600; J. F. Bigelow, 260; C. De Guigné, 250; H. L. Dodge, 250; J. L. Flood, 1,435; Lewis Gerstle, 600; I. W. Hellman, 5,215; I. W. Hellman, Jr., 500; J. W. Mackey, 1,000; Levi Strauss, 850; Robert Watt, 250. Total number of shares held by the Directors is 11,210.

SAN FRANCISCO NATIONAL BANK.

(Organized December 1, 1897.)

Showing its Financial Condition at Close of Business August 11, 1900.

JAMES K. WILSON, President. LEWIS I. COWGILL, Cashier.

Resources.		*Liabilities.*	
U. S. bonds to secure circulation	$50,000 00	Capital paid in coin	$500,000 00
Redemption fund with U. S. Treasurer	2,500 00	Undivided profits and contingent fund	102,605 51
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	1,502,547 77	Due depositors	1,063,317 56
Money on hand	324,396 64	Due banks and bankers	364,789 87
Due from banks and bankers	201,185 22	National bank notes outstanding	47,580 00
Furniture and fixtures	5,200 00	Certified checks	9,029 80
Expenses and taxes	4,983 26	Other liabilities (letters of credit)	3,490 15
Total resources	$2,090,812 89	Total liabilities	$2,090,812 89

The amount of capital stock is $500,000; amount subscribed is $500,000; total amount actually paid in coin by stockholders for capital stock is $500,000. The total number of shares of stock issued is 5,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. S. Benedict, 100; Wm. J. Dutton, 22; H. E. Huntington, 10; William P. Johnson, 452; Henry Pierce, 846; Geo. A. Pope, 22; James K. Wilson, 25. Total number of shares held by the Directors is 1,477.

CARVER NATIONAL BANK OF ST. HELENA.

(Organized August, 1887.)

Showing its Financial Condition at Close of Business August 11, 1900.

D. O. HUNT, President. F. L. ALEXANDER, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$22,862 00	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	12,500 00	Reserve and surplus fund	5,300 00
Miscellaneous bonds, stocks, and warrants	8,927 12	Undivided profits, and contingent fund	2,554 95
Redemption fund with U. S. Treasurer	625 00	Due depositors	76,338 61
Loans on stocks, bonds, and warrants; Loans on other securities (grain, etc.); Loans and discounts on personal security	79,949 11	Due banks and bankers	4,486 99
Money on hand	11,395 80	National bank notes outstanding	12,500 00
Due from banks and bankers	12,419 52		
Furniture and fixtures	1,500 00		
Expenses and taxes	94 50		
Other assets	907 50		
Total resources	$151,180 55	Total liabilities	$151,180 55

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: D. O. Hunt, 40; F. L. Alexander, 10; Geo. L. Pratt, 35; Jacob Graf, 25; John C. Money, 10. Total number of shares held by the Directors is 120.

FIRST NATIONAL BANK OF SAN JOSÉ.

(Organized July 11, 1874.)

Showing its Financial Condition at Close of Business August 11, 1900.

GEORGE M. BOWMAN, President. L. G. NESMITH, Cashier.

Resources.		*Liabilities.*	
Bank premises	$75,000 00	Capital paid in coin	$300,000 00
Real estate taken for debt	22,100 00	Reserve and surplus fund	80,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits and contingent fund	39,857 66
Miscellaneous bonds, stocks, and warrants	22,559 96	Due depositors	551,583 89
Redemption fund with U. S. Treasurer	2,500 00	Due banks and bankers	14,748 54
Loans on stocks, bonds, and warrants	77,605 00	National bank notes outstanding	50,000 00
Loans on other securities (grain, etc.)	178,420 30	Letters of credit	400 00
Loans and discounts on personal security	356,167 25	Dividends unpaid	731 60
Money on hand	42,166 35		
Due from banks and bankers	267,956 56		
Expenses and taxes	2,591 73		
Other assets (revenue stamps)	254 54		
Total resources	$1,037,321 69	Total liabilities	$1,037,321 69

The amount of capital stock is $300,000; amount subscribed is $300,000; total amount actually paid in coin by stockholders for capital stock is $300,000. The total number of shares of stock issued is 3,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: W. C. Andrews, 20; George M. Bowman, 53; W. S. Clayton, 30; E. C. Flagg, 45; J. D. Grant, 214⅕; O. A. Hale, 260; L. G. Nesmith, 10⅗; J. D. Phelan, 97⅘; A. K. Whitton, 10. Total number of shares held by the Directors is 740⅗.

FIRST NATIONAL BANK OF SANTA PAULA.

(Organized September, 1889.)

Showing its Financial Condition at Close of Business August 11, 1900.

C. H. McKevett, President. Jos. R. Haugh, Cashier.

Resources.		*Liabilities.*	
Bank premises	$22,700 00	Capital paid in coin	$75,000 00
U. S. bonds to secure circulation	50,000 00	Reserve and surplus fund	15,000 00
Redemption fund with U. S. Treasurer	2,500 00	Undivided profits and contingent fund	13,801 06
Loans on stocks, bonds, and warrants	236,902 44	Due depositors	234,129 33
Loans on other securities (grain, etc.)		State, county, or city money	11,300 00
Loans and discounts on personal security		National bank notes outstanding	50,000 00
Money on hand	33,069 21	Dividend unpaid	40 00
Due from banks and bankers	46,214 49		
Furniture and fixtures	2,300 00		
Expenses and taxes	774 25		
Other assets	4,810 00		
Total resources	$399,270 39	Total liabilities	$399,270 39

The amount of capital stock is $75,000; amount subscribed is $75,000; total amount actually paid in coin by stockholders for capital stock is $75,000. The total number of shares of stock issued is 750; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: C. H. McKevett, 208; N. W. Blanchard, 100; Jos. R. Haugh, 10; D. W. Mott, 20; F. E. Davis, 10. Total number of shares held by the Directors is 348.

SANTA ROSA NATIONAL BANK.

(Organized May 22, 1886.)

Showing its Financial Condition at Close of Business August 11, 1900.

J. H. Brush, President. E. C. Merritt, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$30,958 43	Capital paid in coin	$150,000 00
U. S. bonds to secure circulation	37,500 00	Reserve and surplus fund	25,000 00
Miscellaneous bonds, stocks, and warrants	146,707 42	Undivided profits and contingent fund	3,797 89
Redemption fund with U. S. Treasurer	1,875 00	Due depositors	300,755 37
Loans on stocks, bonds, and warrants	16,233 61	Due banks and bankers	6,599 92
Loans on other securities (grain, etc.)	104,352 03	National bank notes outstanding	37,500 00
Loans and discounts on personal security	125,267 21		
Money on hand	36,872 10		
Due from banks and bankers	10,255 10		
Furniture and fixtures	3,500 00		
Expenses and taxes	1,649 62		
Overdraft	8,482 66		
Total resources	$523,653 18	Total liabilities	$523,653 18

The amount of capital stock is $150,000; amount subscribed is $150,000; total amount actually paid in coin by stockholders for capital stock is $150,000. The total number of shares of stock issued is 1,500; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: J. H. Brush, 500; R. F. Crawford, 10; M. S. Davis, 12; John Strong, 100; Frank Steele, 26; Geo. W. Lewis, 10; C. H. Thompson, 20. Total number of shares held by the Directors is 678.

FIRST NATIONAL BANK OF SELMA.

(Organized May, 1887. As National, June, 1900.)

Showing its Financial Condition at Close of Business August 11, 1900.

M. SIDES, President. D. S. SNODGRASS, Cashier.

Resources.		*Liabilities.*	
Bank premises	$13,289 09	Capital paid in coin	$50,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits and contingent fund	7,211 13
Miscellaneous bonds, stocks, and warrants	300 00	Due depositors	185,373 30
Premium on U. S. bonds	468 75		
Loans on stocks, bonds, and warrants	7,755 34		
Loans on other securities (grain, etc.)	53,107 80		
Loans and discounts on personal security	119,091 10		
Money on hand	4,091 71		
Due from banks and bankers	24,908 19		
Furniture and fixtures	1,721 76		
Expenses and taxes	3,304 00		
Other assets	2,046 69		
Total resources	$242,584 43	Total liabilities	$242,584 43

The amount of capital stock is $50,000; amount subscribed is $50,000; total amount actually paid in coin by stockholders for capital stock is $50,000. The total number of shares of stock issued is 1,000; the amount paid on each share of stock is $50.

The names of the Directors, and number of shares of stock held by each, are as follows: M. Sides, 30; C. Bachtold, 55; O. J. Woodward, 50; G. J. Nees, 15⅓; L. D. Scott, 50. Total number of shares held by the Directors is 200⅓.

FIRST NATIONAL BANK OF STOCKTON.

(Organized November 21, 1872.)

Showing its Financial Condition at Close of Business August 11, 1900.

H. H. HEWLETT, President. JAMES H. HOUGH, Cashier.

Resources.		*Liabilities.*	
Real estate taken for debt	$20,386 19	Capital paid in coin	$200,000 00
U. S. bonds to secure circulation	100,000 00	Reserve and surplus fund	60,000 00
Miscellaneous bonds, stocks, and warrants	195,798 60	Undivided profits and contingent fund	146,696 21
Redemption fund with U. S. Treasurer	5,000 00	Due depositors	470,850 25
Loans on other securities (grain, etc.)	107,346 27	Due banks and bankers	56,984 99
Loans and discounts on personal security	110,000 00	National bank notes outstanding	100,000 00
Money on hand	169,797 74	Other liabilities	15,819 51
Due from banks and bankers	339,914 61		
Furniture and fixtures	2,000 00		
Expenses and taxes	107 55		
Total resources	$1,050,350 96	Total liabilities	$1,050,350 96

The amount of capital stock is $200,000; amount subscribed is $200,000; total amount actually paid in coin by stockholders for capital stock is $200,000. The total number of shares of stock issued is 2,000; the amount paid on each share of stock is $100.

The names of the Directors, and number of shares of stock held by each, are as follows: H. H. Hewlett, 1,050; Jas. H. Hough, 40; Geo. A. Conrad, 67; Harry H. Hewlett, 20; Jas. Sutherland, 17; E. Floyd Jones, 10. Total number of shares held by the Directors is 1,204.

O

REPORT

OF THE

COMMISSIONER OF PUBLIC WORKS

TO THE

GOVERNOR OF CALIFORNIA.

FRANK D. RYAN, - - - - COMMISSIONER.

1899-1900.

SACRAMENTO:
A. J. JOHNSTON, : : : : SUPERINTENDENT STATE PRINTING.
1901.

DEPARTMENT OF PUBLIC WORKS.

1899-1900.

FRANK D. RYAN, - - - - - - - - COMMISSIONER.
M. A. NURSE, - - - - - - - - CHIEF ENGINEER.
G. N. RANDLE, - - - - - - - - ASSISTANT ENGINEER.
COL. W. H. HEUER, - - - - - CONSULTING ENGINEER.

MEMBERS OF THE AUDITING BOARD.

H. J. CORCORAN, - - - - - - - - - PRESIDENT.
T. B. HALL, - - - - - - - - - VICE-PRESIDENT.
JOHN MARKLEY, - - - - - - - - - SECRETARY.
G. W. TATTERSON, - - - - - - - - - MEMBER.
GILLIS DOTY, - - - - - - - - - MEMBER.

REPORT OF COMMISSIONER OF PUBLIC WORKS.

SACRAMENTO, CAL., December 31, 1900.

To His Excellency HENRY T. GAGE, *Governor of California:*

SIR: I herewith submit my report of work done under the Department of Public Works to date. The reports of the Auditing Board and the Engineers of the Department are also herewith submitted and made a part of this communication.

I assumed charge of the office, under appointment from you, on December 9, 1899. The Engineer Corps of the Department, appointed by my predecessor, and approved by the Auditing Board, were then in charge of the affairs of the Department. In view of the doubt then existing as to my official standing, and the objections of the State Controller to the drawing of warrants to pay the salaries and expenses of the office, nothing could be done upon contemplated new work. Urgent repairs were necessary to preserve work of the Department already constructed, especially at Elkhorn weir and the Newtown jetties. This work at once received my attention and was completed without delay.

The Legislature, at its extra session in the month of February following my appointment, reënacted the statute creating the office of Commissioner, and amended the law so as to extend the scope of the Department. This was done in accordance with the recommendation of your Excellency in your proclamation convening the Legislature. During the period of doubt and uncertainty of the legal existence of the Department, the Engineer Corps remained in the service of the State and performed labor allotted to them by the former Commissioner and approved and sanctioned by the Auditing Board.

From July, 1899, the date of the retirement of my predecessor, to March 9, 1900, the time when I took office, under the existing Act by second appointment, their salaries have not been paid. The claims have, however, been approved by the Auditing Board and the State Board of Examiners. Provision should be made by the Legislature, at its coming session, to provide for their payment.

The river improvement recommended and completed by my predecessor, Hon. E. E. Leake, included five cut-offs on the San Joaquin River; the Newtown jetties, the overflow weir at Elkhorn, and revetment

work at Chicory ranch on the Sacramento River. This work was all economically done, and so far as I have ascertained it has accomplished all and even more than its projectors contemplated. That it has been satisfactory to the people directly interested is sufficiently attested by testimonials received and on file in the office.

The skill and efficiency of the Engineer Corps, appointed by my predecessor, was sufficiently attested by their successful work in the Department. Deeming it for the best interests of the service, I reappointed M. A. Nurse, Chief Engineer; Geo. N. Randle, Assistant Engineer; and Col. W. H. Heuer, Consulting Engineer. The appointments were unanimously confirmed by the Auditing Board.

As a result of investigation of sites, surveys, and plans of proposed work, I recommended the following work, and the same has received the approval of the Auditing Board, viz:

1. Repairs to jetties at Newtown Shoals.
2. Repairs to weir at Elkhorn, Sacramento River.
3. Construction of Cut-off No. 8, San Joaquin River.
4. Closing of Tisdale Break and construction of weir at that point on the Sacramento River.
5. Construction of cut-off at Snaggy Bend, Sacramento River.
6. Providing for a channel for the waters of Bear River, below the town of Wheatland.

The repair work has been completed, and the Newtown jetties and Elkhorn weir are now in perfect order. This work has accomplished the purpose intended, and its permanency is assured. Cut-off No. 8, on San Joaquin River, is complete and, with the other cut-offs, performs the service for which it was designed. The concrete work of the Tisdale weir is complete. The grading and removal of the levee in front of the weir, owing to the lateness of the season, must be delayed until the river again resumes a low-water mark. The cut-off on Sacramento River at Snaggy Bend is proceeding satisfactorily and will soon be completed. The Bear River work is under way, but cannot be completed until the coming summer. The water of the river prevents any work being done during the winter season.

The report of the Engineers, to which I call your especial attention, explains, in detail, all the foregoing work, and the results which have been accomplished and may be expected in the future.

In addition to the above, this Department, since my appointment, has rendered service to the Board of Prison Directors, in the making of a survey and preparing plans and specifications for a pumping plant, for the disposal of sewage at Folsom Prison; and to the Trustees of the Southern California Hospital, in making a contour survey, with recommendations and an estimate of the cost of a supplemental irrigation plant.

On the Sacramento River, further improvements are contemplated by this Department at Butte Slough, Moulton Break, and cut-offs at Gray's Bend and Kenny's Bend, below Knight's Landing; also, a cut-off to correct the outlet at the mouth of Cache Slough, and the straightening of the river channel at Horseshoe Bend, near the head of Sherman Island.

On the San Joaquin River, a system of work is contemplated so as to improve and deepen the channel between Hill's Ferry and the City of Stockton. A further improvement upon this river might be made below the City of Stockton, at the Oakland dairy farm.

Treatment of the Feather River, so as to relieve its choked condition, is also contemplated. Conditions could be improved at Shanghai Bend and at the Nelson Break on this river.

This Department has also under consideration, work on Napa River, Tuolumne River, Petaluma Creek, and Alviso Slough.

The work began and under way, during the past summer, has so engrossed the attention of the Department that there has not been sufficient time to take up the foregoing. These points will receive due consideration during the coming summer, and in the order of their merit will be carried out.

Under Section 3 of the Act of Congress, approved July 13, 1892, before this Department can proceed with any work upon the navigable streams of the State, plans and specifications must be prepared and submitted to the War Department of the Federal Government, for approval. In each instance where work has so far been done the plans and specifications have been submitted, together with an application for a permit to proceed.

It is especially gratifying to report that, so far, perfect accord has existed between the Government Engineers and this office. We have met with cordial treatment and our plans have received prompt consideration at the hands of the Federal authorities.

The efforts of the State, looking toward river improvement, possess a broader scope than is demanded by mere maintenance of navigation. The Federal Government deals only with the navigability of rivers, and its money is expended entirely in the interests of navigation, and then only in accordance with the commercial requirements of the country. The problems of drainage, channel deepening, and flood-water relief belong essentially to the State. Permits for the work so far done would not be granted, except upon the express condition that the State would pay all costs of the work and assume all liabilities for damages to private interests that might happen from the work. Hence, in dealing with the Federal Government, it must not be understood that we are proceeding with the intention of laying the foundation for a future claim for money expended by this Department.

The balance of the appropriation unexpended, when I assumed office, December 9, 1899, was $158,878.26. There has been expended since then $55,376.83, leaving a balance at this date in the fund of $103,501.43.

The following is a tabulated statement of the items of expenditure:

Cut-offs 3, 4, 6, 7, and 8, San Joaquin River, complete	$53,948 03
Newtown Shoals, Sacramento River, complete	39,583 57
Elkhorn Weir, Sacramento River, complete	33,357 40
Tisdale Weir, Sacramento River	24,119 10
Snaggy Bend, Sacramento River	4,050 00
Revetment work, Sacramento River, complete	1,847 40
Bear River work	1,782 00
Salaries of Engineers, from organization of Board, May 1, 1897, to December 1, 1900, 43 months at $500 per month	21,500 00
Traveling expenses of Auditing Board and Commissioner of Public Works, for same period	784 00
Labor and expenses, for same period	15,527 07
	$196,498 57

To complete the work as contemplated by the Report of the Engineers, it is estimated that it will require, in addition to the money now in the fund, a further appropriation of $100,000.

Respectfully submitted.

FRANK D. RYAN,
Commissioner of Public Works.

REPORT OF ENGINEERS.

HON. FRANK D. RYAN, *Commissioner of Public Works, State of California:*

SIR: On the 9th day of December, 1899, we were employed to serve as Engineers to your Commission, and directed by you to at once prepare necessary detail plans for executing the various river improvements recommended, in a general way, in a former report, bearing date of November 16, 1896, wherein river deterioration, at many points, is extensively reviewed and suggestions for channel deepening and protection of great industrial interests along our rivers are methodically offered.

The plans for river improvements introduced have in every instance been carefully adjusted to remedy existing conditions of channel injury and to serve as an important factor in the comprehensive system of channel correction and deepening, that must sooner or later be introduced for the restoration and preservation of the silt-bearing streams of our State through improved depth for navigation and better drainage for flood-water disposal.

THE GOVERNMENT'S JURISDICTION.

Section 3 of an Act of Congress, approved July 13, 1892, entitled "An Act making appropriations for the construction, repair, and preservation of certain public works on rivers and harbors, and for other purposes," provides: "That without permission of the Secretary of War, it shall be unlawful to build any wharf, pier, dolphin, boom, dam, weir, breakwater, bulkhead, jetty, or structure of any kind outside established harbor lines, or where no harbor lines are or may be established, in any port, roadstead, haven, harbor, navigable river, or other waters of the United States, in such manner as shall obstruct or impair navigation, commerce, or anchorage of said waters; or to excavate or fill, or in any manner to alter or modify the course, location, condition, or capacity of the channel of any navigable waters of the United States, unless approved by the Secretary of War."

Were it not for the interest and courtesy always shown us by the Government engineers, in the preparation of our plans of river improvement, this national provision for the treatment of navigable streams might be deemed harsh to a State like California, where liberal appropriations have been made to remedy the serious impairment to naviga-

tion and drainage, occasioned through deposit of mining silt in the various streams.

But experience has demonstrated the wisdom and economy of such national control as a safeguard against expenditures in valueless river work, since the plan, character, and influence of the work introduced must now be reviewed by engineers specially fitted by study and every experience to deal with river improvement problems.

Various data essential to thorough consideration of the important interests to be treated, such as surveys, soundings, measurements of flood flow, filling, and erosion of banks and channels, gauge readings, etc., were collected, compiled, and presented in the Report of 1896, and the plans indicated where river improvements would accomplish certain beneficial results. It is not necessary to again enter into an elaborate presentation of conclusions drawn from the field of river surveys and investigation of conditions before the work of improvement began.

Let it suffice to indicate the location, character, and extent of the work so far done, by accompanying cuts and illustrations, with testimonials of those best prepared to pronounce upon the results that have followed their introduction.

SAN JOAQUIN RIVER IMPROVEMENTS.

The several improvements on the San Joaquin River, so far completed, are shown on the map at Cut-offs Nos. 3, 4, 6, 7, and 8.

The influences of such channel straightening have given greater velocity to up-stream tidal waves, which on return, being concentrated in action, have acted to increase the depth of the channel. The tidal range has been materially enlarged.

Navigation has been improved and promoted by channel shortening and deepening; bend resistance has been eliminated; tidal action conserved, and flood-water escape has been so facilitated as to greatly lessen the danger of inundation to the City of Stockton and the great reclamation interests adjoining the river and neighboring sloughs.

The following letters have been filed in this office:

STOCKTON, CAL., 1900.

HON. FRANK D. RYAN, *Commissioner of Public Works, State of California:*

DEAR SIR: The river improvements so far executed, under the direction of the Commissioner of Public Works, for the promotion of navigation on the San Joaquin River, are a pronounced success in deepening and straightening the river channels, thus lessening the difficulties and delays in transportation over the former tortuous route, and so facilitating the flood-water escape as to render the adjoining vast reclamation interests practically secure against spasmodic floods.

The City of Stockton is now practically, if not wholly, protected against such disastrous inundations as have occasionally occurred under former river conditions.

SAN JOAQUIN RIVER AND TRIBUTARIES

FROM STOCKTON TO POINT BELOW BLACK SLOUGH

SHOWING PLANS OF IMPROVEMENT

Scale

Scale of Cross Section
50 Feet to Inch Horizontal
10 " Vertical
Reduced ½

DESIGNED AND RECOMMENDED
by the
COMMISSIONERS OF PUBLIC WORKS
California

F E LEAKE Commissioner

Major W H HEUER U S A Consulting Engineer

M A NUSE
G N HANDLY
Engineers

H J Farley
Draughtsman

STOCKTON

MORMON SLOUGH

Proposed Cut Off No 1

Proposed Cut Off No 2

STOCKTON CHANNEL

SAN JOAQUIN RIVER

Rough and Ready Island

J. Crozier.

Completed Cut Off No 3

Helen Weber.

Cut Off

Old Channel

Jno Boggs

Oakland Dairy

Cut Off

DAVIS ELBOW

J.C. Smith

Proposed Cut Off No 4

Old Channel

Old Channel

Cut Off

DAVIS CUT OFF

WAKEFIELD LANDING

Lane.

SAN JOAQUIN RIVER

Newell Bros

O H Harvey

Old Channel

Cut Off

H Barnhart.

Jennie Smith

BOWLES SLOUGH

Newell Bros

SAN JOAQUIN RIVER

Glasgow Cal Land Co

BLACK SLOUGH

Completed Cut Off No 8.

Completed Cut Off No 6

Completed Cut Off No 7

Johnson and Morrison

M E & C H F Hastings

BOWLES CUT OFF

tion
vari
Bu
natic
work
must
expe
Va
inter
flood
etc.,
the p
bene
prese
inves
Le
work
moni
follo

Th
plete
Th
veloc
in ac
range
Na
and c
serve
lesser
reclar
Th

Hon. I

Dea
missio
are a
lesseni
and so
interes
The
astrou

We take sincere pleasure in congratulating your Department upon the efficiency and character of the river improvement made, and trust your further contemplated work may not be hampered in execution.

(Signed:) W. E. HARRISON,
Mayor of the City of Stockton.
C. E. WILLIAMS,
President of Board of Trustees.
J. J. QUINN,
Member of Board of Trustees.
E. C. DICKINSON,
Member of Board of Trustees.
W. C. NEWMILLER,
Member of Board of Trustees.
A. J. TURNER,
Member of Board of Trustees.

STOCKTON, CAL., 1900.

HON. FRANK D. RYAN, *Commissioner of Public Works for the State of California:*

DEAR SIR: The river improvement and channel rectification already executed on the San Joaquin River, are of vast benefit to the great commercial and industrial interests of our State and Valley, far reaching in effect, extensive in feature, and permanent in character. With the completion of the comparative little further improvement, now in project, there will be a vastly improved waterway from the City of Stockton to deep water.

Most respectfully,
(Signed:) CALIFORNIA NAVIGATION AND IMP. CO.
J. W. GLENN, Assistant Manager.

STOCKTON, CAL., 1900.

HON. FRANK D. RYAN, *Commissioner of Public Works, State of California:*

SIR: The importance of the San Joaquin River improvement, executed under authority of the State, cannot well be overestimated.

It should become the fixed policy of the State to aid the National Government in the restoration and preservation of our navigable streams, since they have little of national importance, though of such vital importance to the State commonwealth.

The money appropriated is being wisely and economically expended in promoting California's greatest interests.

We take pleasure in commending the progress made, and trust further river improvement, on lines suggested by your Department, may be made.

Respectfully yours,
(Signed:) UNION TRANSPORTATION CO.,
Per JOHN M. PERRY.

IMPROVEMENTS ON SACRAMENTO RIVER.

These consist in the construction of two concrete weirs, one at Tisdale Break in Sutter County, 1,200 feet in length, and a similar one, 2,000 feet in length, about two miles above Elkhorn in Yolo County; a cut-off through "Snaggy Bend," above the mouth of Feather River; a section of revetment work at "Chicory Ranch," four miles below Sacramento City; and a jetty system, aggregating 6,000 feet in length, for reducing the Newtown Shoals, near Rio Vista in Solano County. Reference to the maps will show location and character.

The concrete overflow weirs, with lengths and crest elevations so adjusted to flood conditions as to provide only the necessary escape for dangerous flood waves, have been designed as an absolute necessity for preserving the navigation of the river against the injurious influences of great and uncontrolled diversion through crevasses in the levee and river banks, furrowed out to a depth nearly corresponding to low-water plane.

Through the introduction of weirs, we utilize the fullest capacity of the river channel, consistent with safety to vast interests of husbandry along the banks, by transporting the flood wave for scouring purposes and regulating the diversion of dangerous surplus to a volume limited in depth and duration to a range of about three feet between the weir crests and the high-water line.

At the Tisdale weir, 1,200 feet in length, the flood escape to Sutter basin will begin when the river has risen to within two and one half ($2\frac{1}{2}$) feet of the high-water line.

At the Elkhorn weir, 2,000 feet in length, the river must rise to within about four (4) feet of the high-water line before it may pour into the great Yolo and Solano basins.

Thus, these weirs insure an effective scouring flood flow in the river channel limited to safety lines within the banks and protect the adjoining basin lands from serious overflow through most of the year.

SNAGGY BEND CUT-OFF.

A cut-off on the Sacramento River, about two miles above the mouth of Feather River, has lately been let by contract; it is now partially finished, and will be completed in the near future.

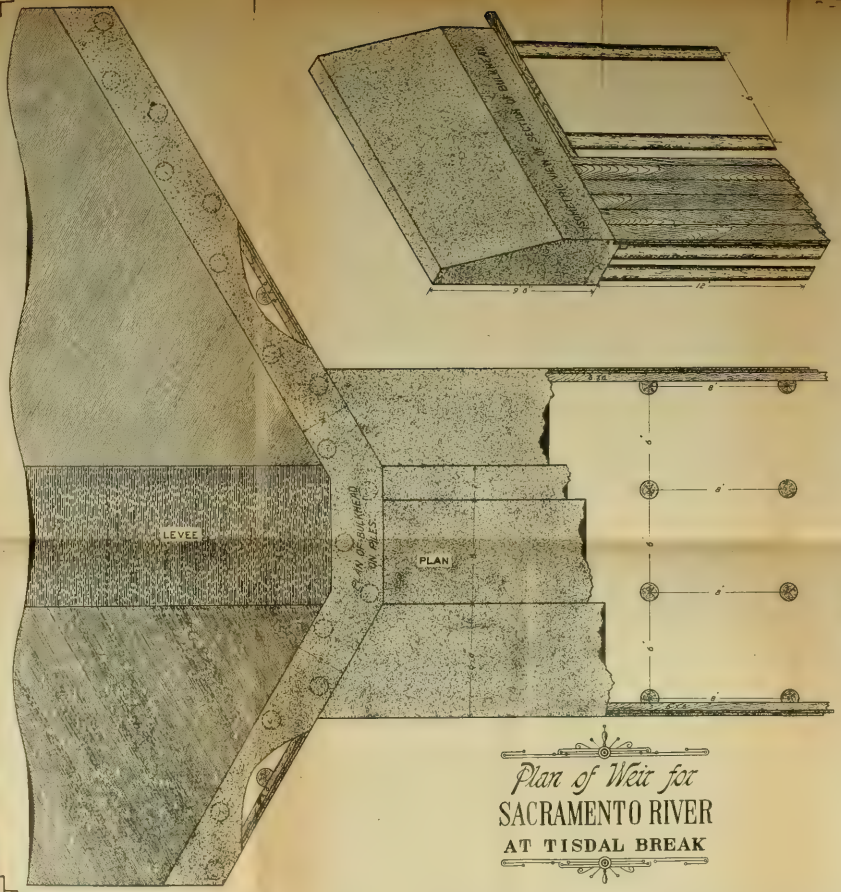
This cut-off, only 1,300 feet long, will shorten the line of transportation about one and three-fourths ($1\frac{3}{4}$) miles and reduce the difficulties of navigation around an abrupt river turn, locally known as "Snaggy Bend."

It is determined that such favorable influences upon navigation and river improvement may follow the execution of this work that you will feel justified in making the proposed cut-offs at Gray's and Kinney's Bends, as outlined on accompanying map, to which we invite your attention.

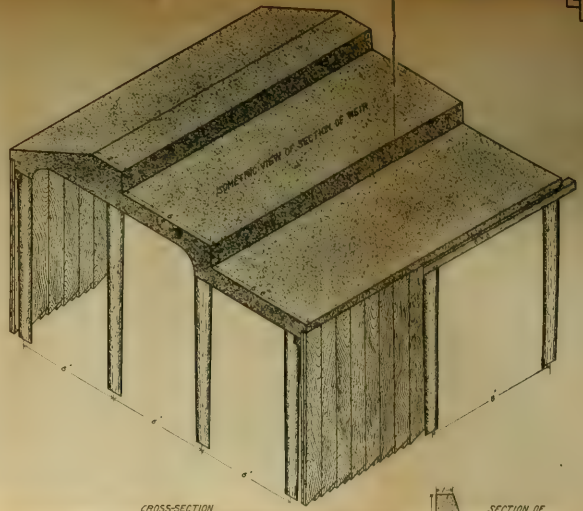
REVETMENT. BANK PROTECTION.

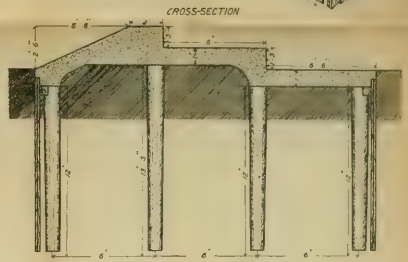
A threatened break in the river bank at Chicory Ranch in Yolo County, about four miles below Sacramento City, was certainly averted by the introduction of a systematic brush revetment, along the bank where the current of the river impinges with full force. The site was visited by your Engineers, and this plan of protection was devised and hurriedly executed at little cost, as the only available hope to prevent a

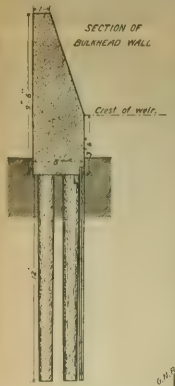
COMMISSION OF PUBLIC WORKS
CALIFORNIA
Map Of A Portion Of The
SACRAMENTO RIVER
SHOWING PROPOSED IMPROVEMENT
Scale, 500 ft. to 1 inch.
REDUCED (?)
F.D.RYAN. COMMISSIONER. M.A.NURSE. CHIEF ENGINEER.
W.H.HEUER. CONSULTG. ENGR. 1900 G.N.HANDLE. ASST. ENGINEER.
Scale Of Cross-sections
100 FEET TO ONE INCH HORIZONTAL
10 FEET TO ONE INCH VERTICAL.
Proposed Cut Off
Proposed Cut Off
WILD IRISHMAN BEND
KINNEYS BEND
PENNYCUMMINS BEND
GUIDE ASTRAY
FEATHER RIVER
SACRAMENTO RIVER
VERNON
FREMONT
THIN LINE TO BE DREDGED
Low Water Elev. 84
Low Water Elev. 82
Low Water Elev. 80
Low Water Elev. 78
Low Water Elev. 76
Low Water Elev. 74
Low Water Elev. 72
Low Water Elev. 70
Low Water Elev. 68
Low Water Elev. 66
Low Water Elev. 64
Low Water Elev. 62
Low Water Elev. 60
Low Water Elev. 58
Low Water Elev. 56
Low Water Elev. 54
Low Water Elev. 52
Low Water Elev. 50
Low Water Elev. 48
Low Water Elev. 46
Low Water Elev. 44
Low Water Elev. 42
Low Water Elev. 40
Low Water Elev. 38
Low Water Elev. 36
Low Water Elev. 34
Low Water Elev. 32
Low Water Elev. 30
Low Water Elev. 28
Low Water Elev. 26
Low Water Elev. 24
Low Water Elev. 22
Low Water Elev. 20
Low Water Elev. 18
Low Water Elev. 16
Low Water Elev. 14
Low Water Elev. 12
Low Water Elev. 10
Low Water Elev. 8
Low Water Elev. 6
Low Water Elev. 4
Low Water Elev. 2
Low Water Elev. 0
Low Water Elev. -2
Low Water Elev. -4
Low Water Elev. -6
Low Water Elev. -8
Low Water Elev. -10
Low Water Elev. -12
Low Water Elev. -14
Low Water Elev. -16
Low Water Elev. -18
Low Water Elev. -20
Low Water Elev.



Plan of Weir for SACRAMENTO RIVER AT TISDAL BREAK







Scale ¼ inch to 1 foot.

serious b[illegible] similar disastrous consequences to river interests that resu[illegible] version of the river through the Paine break, which occurred [illegible] before and entailed an outlay of over fifty thousand dollars ($[illegible] for a closure. The revetment work is still in perfect condition [illegible] inter's floods, and no further alarm is felt from floods at t[illegible]

The acc[illegible] plan shows the character of the work.

NEWTOWN SHOALS.

The "Newtown Shoals," situated about one mile below the junction of "Three Rivers," Old River, Steamboat and Cache Sloughs, have long been regarded as a hindrance and serious menace to navigation, and as early as 1856, Governor Bigler, in his annual message to the Legislature, recommended an appropriation for their reduction.

This bar of sand extended across the river and, for nearly three thousand feet in length, rose as a dam with crest elevation less than six feet below low water, save in a narrow and winding channel, through which the steamers plied, where some greater depth prevailed.

A mile above the shoals, a favorable width of about 1,000 feet, with fully twenty-five feet in depth, existed. A like favorable width and depth existed a short distance below at the head of "Wood Island."

A series of jetties, aggregating 6,000 feet in length, were extended out from the left bank of the river so as to contract the waterway to a width corresponding to the channel above and below.

The beneficial result by channel deepening through concentration of water flow has been more pronounced than was predicted.

The river depth has been doubled through the shoals, navigation made easy, tidal propagation enlarged, and the high-water line so materially lowered as to make reclamation easy.

Note these comparative flood data from Sacramento City and lower river gauges taken before and since the jetties at Newtown Shoals were built:

On January 29, 1896, before the jetties had been built, the official gauge at the foot of K Street, Sacramento City, registered twenty-six and one half (26½) feet of flood height; and on February 2d of the same year the gauge at "Ryer Island" pumping plant, near the mouth of Cache Slough, registered 14 feet 10 inches. Both Ryer Island and the Egbert Reclamation Districts were disastrously flooded by the rise.

On January 9, 1900 (after the jetties had been built) the K Street gauge registered twenty-seven (27) feet, while the highest register of the Ryer Island gauge for this flood was but 11½ feet, or 3 feet 4 inches lower than the flood height there in 1896.

Thus, through all past floods, occurring prior to the jetties, in so far as this office has comparative data, do we find like conditions of danger

and disaster to reclamation interests below, when r has reached the moderate stage of 25 or 26 feet on the official g t the foot of K Street in Sacramento.

It is safe to assure you that the superintendents r Island, Grand Island, Egbert Reclamation District, and others th the improved conditions of the river, will attest to th changes and benefits above cited.

As a result of river deepening through influe s of recent improvements, the river slope below Sacramento City has been reduced until the range of tidal ascent has been extended up the river as high as Sacramento City.

Twenty years ago, according to State Engineer Hall's report, the effect of tidal action was not perceptible above Haycock Shoals, fully ten miles farther down.

Transportation between Sacramento and points below has been less hampered by shallow water and bar obstruction during the unusually low water of last summer than for many years.

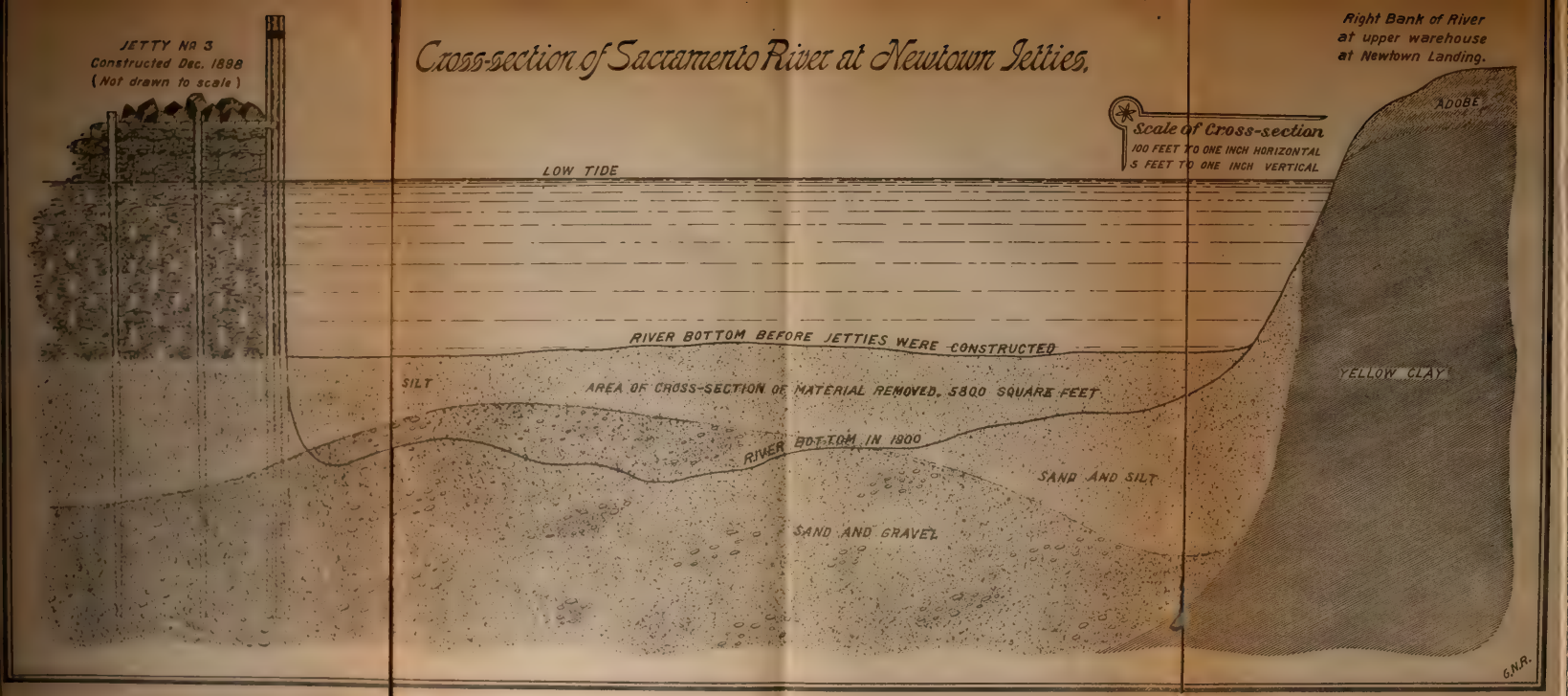
BEAR RIVER.

The valley of Bear River, lying westerly from the town of Wheatland in Yuba County, formerly embraced about 7,000 acres of most fertile bottom land, through which a well-defined river channel, ample in carrying capacity to transport all ordinary flood waves without injurious overflow, originally coursed its way to the Feather River.

All this is now changed to a field of waste, occasioned by deposits of sand and slickens, varying in depth from 5 to 20 feet, thickly overgrown with trees and tangled brush.

Occasionally an abandoned old house, with a few surviving fruit trees half-buried in the avalanche of detritus from the mines above, still stands to mark the field of destroyed husbandry along the banks of Bear River of the past, but the identity of the old channel has been so completely filled by deposit of silt and sand that the unconfined flood waters, following lines of least resistance through the irregular openings in the general tangle of undergrowth, now course their way in changing channels, shifting from one side to the other of the valley of sand as the varying flood forces and opposing clumps of undergrowth or drift may direct. New channels are thus being constantly furrowed out, and the material borne down to find lodgment in the navigable rivers below.

There can be no doubt that the navigability of both the Feather and Sacramento rivers is the more injuriously affected by such uncontrolled flow of Bear River flood waters; for, spreading as they now do over a broad area of silt and plowing out new channels, wherever accidental influences may concentrate the flow, there can be no limit to the amount


JETTY NR 3
Constructed Dec. 1888
(Not drawn to scale)
Cross-section of Sacramento River at Newtown Jetties.
Right Bank of River
at upper warehouse
at Newtown Landing.
Scale of Cross-section
100 FEET TO ONE INCH HORIZONTAL
5 FEET TO ONE INCH VERTICAL
ADOBE
LOW TIDE
RIVER BOTTOM BEFORE JETTIES WERE CONSTRUCTED
SILT
AREA OF CROSS-SECTION OF MATERIAL REMOVED, 5800 SQUARE FEET
YELLOW CLAY
RIVER BOTTOM IN 1900
SAND AND SILT
SAND AND GRAVEL
G.W.R.

of material dislodged and carried to the navigable rivers below, unless a well-defined channel may be trained through the great reservoir of silt now stored over the valley, leaving all this deposit, save for channel requirements, to remain where it has been lodged by former floods.

The channel of Bear River, above the town of Wheatland, where the flood waters have been confined between reclamation levees, has shown material deepening and improvement within the last few years. A recent experiment consisting in the extension of these levees, to a point about two miles below Wheatland, practically following surveys and plans made by this Department and executed by the beneficiaries of such improvement, has demonstrated the practicability of channel building by the action of flood waters within defined limits. The encouraging results of the limited work recently done on these lines are clearly shown in the transformation of long waste and overflow lands to profitable farming in diversified produce.

Under the better and prevailing conditions due to restricted mining operations tributary to Bear River, we believe it possible to provide and maintain a sufficient channel for ordinary flood disposal, in such manner as to better conserve the navigability of the rivers below, from the vast body of silt stored in the valley above, and to restore to profitable occupation about 7,000 acres of Bear River Valley land now devastated by uncontrolled flood and matted undergrowth.

A preliminary review of the portion of Bear River Valley lying between Wheatland and a point about eight miles westerly, where the river channel yet provides fairly good outfall to Feather River, has been made and the data, compiled for an approximate estimate of the extent and cost of improvement deemed essential to promote the interests under consideration, indicate an expenditure of $40,000 to perfect the same.

SPECIAL SURVEYS.

At the instance of proper State authority, an investigation for determining the possibility of developing a water-supply adequate for domestic purposes, protection against fire, and the establishment of an electric plant to furnish power and light for the Home for the Care and Training of Feeble-Minded Children of the State of California, was made by this Department, which resulted in the development of ample water for domestic and fire purposes. The old water system was abandoned and a new one, ample in supply for domestic and fire purposes, was constructed.

The report of the Engineers embraces a recommendation for the development of further and sufficient water-supply for the establishment of an electric power and light plant for the "Home," by concentration of several mountain streams and springs, and construction of a storage reservoir.

FOLSOM SEWAGE PLANT.

A survey, plan, and specifications for a pumping plant, for disposal of the Folsom sewage through utilization on the prison farm, were made from this office and submitted to the Prison Directors and State Board of Examiners for approval. The plant conforming to the recommendations is now being installed.

SOUTHERN CALIFORNIA PUMPING PLANT.

A contour survey of the lands of the Southern California Hospital, with estimate of cost and recommendations for installing a supplemental plant for better irrigation of the hospital lands, was made at the instance of the State Board of Examiners and the Commission in Lunacy. An electric plant of the power and capacity recommended has since been installed.

PUBLIC ASSISTANCE.

A public recognition of the active coöperation and material assistance given by the Sacramento Chamber of Commerce and the Yolo County Board of Supervisors is justly due for the deep interest taken and the liberal contributions of money made, in furthering river improvement by closure of crevasses and levee building above and below the Elkhorn weir. Other beneficiaries of river improvement and reclamation, at various points where danger of breaks was imminent, have strengthened levees and closed crevasses under direction of this office without cost to the State.

RECOMMENDATIONS.

Just above the town of Colusa, on the left bank of the Sacramento River, a crevasse, locally known as "Moulton Break," occurred several years ago, and though efforts at closure have since been made by adjacent land-owners, no success has been attained. A diversion of a portion of the Sacramento flood waters at or near this point is a demonstrated necessity; since repeated efforts at confinement of the river's flood between well-constructed levees in the vicinity have invariably resulted in failures and consequent devastation of interests of husbandry.

A regulated diversion, providing ample flood relief, would tend to maintain the river's integrity of channel and eliminate the uncertain sources of disaster that inevitably follow attempts to levee against overflow.

Butte Slough, marking the line between Colusa and Sutter counties from Sacramento River easterly, is an open waterway with depth and width nearly corresponding to the Sacramento River. The diversion of water to Sutter basin through the slough should be limited to require-

ments for flood relief only, by construction of a weir to regulate the outflow from the river.

The proposed cut-offs through Gray's and Kenny's Bends in the Sacramento River, above the mouth of the Feather River, as shown on accompanying sketch, should be executed in the interest of transportation, if a joint review with Government Engineers, of all existing conditions, should warrant us in asking Governmental sanction to such radical change in channel alignment.

The flood waters of Cache Slough are discharged into Steamboat Slough, almost at right angles to the current of the latter. These cross currents injuriously retard the evenness of flood flow and obstruct the outfall of the lower river by gorging and consequent formation of bars.

No more essential factor in a general plan of river improvement presents itself than a correction of the outlet to Cache Slough, both as a safeguard to interests of navigation and the establishment of a better outfall for the flood waters of the Sacramento Valley.

Horseshoe Bend, in the Sacramento River, near the head of Sherman Island, should be eliminated by channel straightening. The necessity for this improvement is clear to even cursory examination of channel irregularities throughout this bend.

The San Joaquin River, both below and above Stockton, can be profitably improved at little further outlay.

The expenditure of but inconsiderable sums upon various other important waterways of the State would accomplish further gratifying results. We instance the Feather River at Shanghai Bend, just below the mouth of the Yuba River; Napa Creek, Petaluma Creek, and Tuolumne River.

If the result of the river work so far done under direction of the Commissioner of Public Works justifies a continuation of like improvement until completion of the recommendations made in report bearing date of November 16, 1896, shall have been accomplished, an additional appropriation of $100,000 should be made by the Legislature for such unfinished work and for such further improvement of the navigable waters of our State as investigation may determine to be advantageous or necessary.

GOVERNMENTAL POLICY.

The National Government, through the recommendations of selected engineering authority, is committed to the policy of providing and maintaining sufficient waterways in our navigable channels for commercial needs only.

The River Board of Government Engineers is prompt in the investigation of conditions that endanger navigation, and zealous in the enforcement of its policy of maintaining a fixed depth.

Under an Act approved March 17, 1897, providing for the appointment of an Auditing Board to the Commissioner of Public Works, a broader scope of operations than mere maintenance of navigation was outlined for this Department; and in introducing plans to rectify channels, promote drainage, facilitate transportation, and provide flood-water escape, it became necessary to inaugurate a system of river works for channel-deepening beyond the necessities of commerce as determined and maintained by the Government. Hence, each Governmental permission to execute the plan of river work submitted expressly provides: "That the State of California shall bear the whole expense thereof and assume responsibility for any damage that may result to private parties by reason of the work."

Respectfully submitted.

M. A. NURSE,
Chief Engineer.
GEO. N. RANDLE,
Assistant Engineer.

REPORT OF AUDITING BOARD.

To His Excellency HENRY T. GAGE, *Governor of California:*

SIR: In compliance with the provisions of the Act creating the Auditing Board to the Commissioner of Public Works and prescribing its duties, we herewith submit a report of our labors as directed to the execution of the plans of river improvement as outlined, in a general way, in the Report of the Commissioner of Public Works, under date of November 16, 1896.

The character, extent, and locality of our various improvements already made are fully shown in the Engineers' accompanying report, which embraces further recommendations. A careful study of the same is requested.

Your particular attention is requested to the accompanying cross-section of Newtown Shoals of recent date, fully showing successful channel deepening by removal of this great bar, long regarded, from an engineering view, as a serious menace to navigation and the principal obstruction to successful drainage of the lower Sacramento.

The shoals have been so reduced by the influence of the jetty system that the depth of water has been fully doubled over the whole extent of the bar. Tidal action has been promoted and conserved until a material channel deepening throughout the increased range of tidal ascent above the shoals has been effected.

The National Government is committed to the policy of preserving navigation only; and Government expenditures on river work are controlled entirely by commercial necessities.

Under the law creating the Auditing Board, approved November 17, 1897, the Commissioner's report, bearing date of November 16, 1896, and the accompanying recommendations for river improvement, were adopted and made the basis of operations; and the plans therein specified for promoting drainage and improving and rectifying river channels are, as far as practicable, to be carried out and finished.

Under the Act, as interpreted by the Attorney-General in a written opinion, dated April 29, 1898, the Commissioner was limited in jurisdiction and operation to the Sacramento River, from the mouth of Feather River to the Newtown Shoals; and on the San Joaquin River, from Stockton to its confluence with the Sacramento River.

Under a subsequent Act creating a Commissioner of Public Works, defining his duties, powers, etc., approved February 9, 1900, the powers and jurisdiction of the Commissioner and Auditing Board were enlarged and extended to a broader field of investigation and improvement.

The basis of operations, as definitely fixed by law, embraces a broader scope of river work than the interests of navigation demand.

The improvements so far made under the direction of this Board have no national importance or bearing, and no just claim can be made by the State upon the national treasury for reimbursement for expenditures we have ordered, nor for assistance to continue the further improvements recommended.

The problems of drainage, channel-deepening, and flood-water relief are essentially of State interest and benefit; while the maintenance of navigation for commercial needs is probably the full extent to which the Government aid may be directed.

The plans of river improvement introduced, where necessary, have been submitted to proper Government authority with a request for permission to execute the work.

In every instance, permits have been granted, upon the written conditions that the State of California would pay all costs incurred in the execution of the proposed work and assume all liabilities for damages to private interests that might ensue through the introduction of such work.

Our thanks are due the Sacramento River Board of Engineers for the aid and advice given, through courtesy, and particularly do we wish to express our appreciation of the efficient services of W. H. Heuer, in the preparation and execution of plans of river improvement, having for their object a broader field of benefit and relief to the important problems of drainage and flood-water escape than the Government maintenance of navigation will provide.

Upon a number of navigable waterways of the State, an economical expenditure of money for improvement would accomplish beneficial results. It is unnecessary to instance every particular navigable river, creek, or slough where trifling outlay would promote material interests. We believe the State should, without delay, assume the task of improving her waterways, for the Governmental policy of providing for commercial needs only, does not provide sufficient drainage relief.

The financial statement of the Commissioner fully shows the location and cost of the various improvements made, and all other expenditures to date.

Time and test will further demonstrate the efficiency and stability of the work done under direction of this Board; and the promotion of drainage and transportation by channel deepening and rectification is,

in our judgment, so pronounced as to justify a fixed policy of the State for continuation of river improvement on lines indicated in the reports of the Commissioner and Engineers.

Respectfully submitted.

H. J. CORCORAN, Chairman,
JOHN MARKLEY, Secretary,
THOMAS B. HALL,
GEORGE W. TATTERSON,
GILLIS DOTY,
Auditing Board.